

Lake of the Woods
KENORA



City of Kenora

Annual Report

2025

For the year ended December 31, 2025



Photo credit: Shauna Creswicke

Land Acknowledgement

In the spirit of reconciliation, the City of Kenora acknowledges that we are on the traditional territory of the Anishinaabe of Treaty #3 and the Métis people. The City of Kenora was originally the land base of one collective First Nation community, which was separated into three communities now known as Wauzhushk Onigum, Niisaachewan, and Washagamis Bay First Nations.

Kenora now sustains many others, all of whom have been welcomed to peacefully share and care for these ancestral Lands and Waters. To support stewardship of the land, the City recognizes the importance of a strong relationship with our Treaty #3 partners. The City of Kenora acknowledges that our economy greatly benefits from the Anishinaabe and Métis that live in and around the City.

Annual Report 2025

For the year ended December 31, 2025



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Introduction

Welcome to the 2025 annual review of the City of Kenora's accomplishments and outcomes as an organization.

Kenora, a small city on the shores of Lake of the Woods, near the Manitoba border, blends rich history with a vibrant present. Today, more than 15,000 residents call Kenora home, while daily commuters from surrounding rural areas rely on our services and infrastructure. In summer, the population swells to two to three times that number as seasonal residents and visitors come for Kenora's natural beauty and outdoor recreational opportunities.

Kenora's signature appeal is its stunning natural beauty and abundance of recreational opportunities. A four-season paradise, it beckons locals and visitors alike with summer trails, beaches, and parks, and winter fishing, ice roads, and outdoor activities. Kenora's natural playground supports a high quality of life rooted in nature and community.

This enduring appeal is why residents choose to stay, raise families, and invest in Kenora's future: they value the city's recreation opportunities, parks, arts and culture, and other amenities that make Kenora feel like home.

Against this scenic backdrop, the City of Kenora's **2022-2027 Strategic Plan – Charting Our Course**, outlines our shared priorities and the path to meaningful, coordinated progress from 2022 to 2027. The plan ensures resources and energy are aligned with projects that matter to those who live, invest, visit, and play in our community.

To learn more about what's happening at City of Kenora, please visit www.Kenora.ca.



Photo credit: Amanda Kerr

Greetings from the Interim CAOs

On behalf of the City of Kenora's more than 250 hardworking and dedicated staff, we are pleased to present this 2025 Annual Report highlighting the progress and accomplishments achieved over the past year. Through the dedication of our Council, staff, community partners, and residents, we have continued to advance initiatives that strengthen our organization and enhance the quality of services we provide.

In this document, we not only recognize the work that we undertake daily in our various departments, but it is an opportunity to highlight key achievements that have taken place over the year. Despite changing economic conditions and increasing service demands, our team remained focused on operational efficiency, and delivering reliable services to our community.

Council provides Administration direction through annual operating and capital budgets which include many special projects in any given year. This Council direction aligns activities, priorities and initiatives set out in our **2022-2027 Strategic Plan – Charting Our Course** and our various other guiding documents while meeting service levels and legislated requirements. Several key initiatives were successfully implemented, including improvements to infrastructure, enhancements to community programs, and continued investments in organizational capacity. These accomplishments and initiatives highlighted throughout the report can only be achieved with the support of Council and actions under the direction of our Senior Leadership Team and our staff.

Looking ahead, we remain committed to responsible financial management, sustainable growth, and continuous improvement in service delivery. By building on the momentum of the past year, we will continue working together to address emerging challenges and create opportunities for long-term success.

As Interim CAOs, we thank Council for its leadership and guidance, our staff for their dedication and hard work, and our community members for their ongoing support and engagement. Together, we will continue building a strong and resilient future.



Stace Gander
Interim Co-CAO



Heather Pihulak
Interim Co-CAO



Message from the Mayor

As Mayor for the City of Kenora, it is my pleasure to present the 2025 Annual Report, which highlights the progress our community has made and the work we continue to do together. Over the past year, our municipality has remained focused on building a strong, resilient, and vibrant community for everyone who lives, works, and visits Kenora.

This report reflects the dedication of our Council, municipal staff, community partners, and residents. Through collaboration and thoughtful planning, we have continued to invest in essential infrastructure, strengthen local services, and support economic and community development initiatives that improve quality of life. Adopting our new Community Safety & Well Being

Plan, establishes the priorities to make Kenora what we all know it to be; a community rich in history, nature, and people — a place where everyone can live, grow, and play together in harmony. The consultation process and community engagement throughout the development of the plan demonstrated that we are a community that deeply cares about the people who live here and the community we all call home.



While we faced challenges and difficult decisions in 2025, we have also seen meaningful achievements. From investment in infrastructure and support for new initiatives our community continues to move forward with purpose and optimism and reflecting on all we have to be proud of.

I would like to thank Council members, municipal staff, volunteers, community organizations, and residents for their commitment and contributions. Your engagement and support are essential to the success of our City. As we move into our final term of this Council, we remain committed to responsible governance, transparency, and long-term planning that ensures a strong future for generations to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'Andrew Poirier'.

Mayor Andrew Poirier
City of Kenora



Left to Right: Councillors Robert Bernie, Lisa Moncrief, Barbara Manson, Mayor Poirier, Councillors Graham Chaze, Kelsie Van Belleghem, and Lindsay Koch

City Council

As we reflect on the milestones of 2025, Kenora City Council is filled with a sense of gratitude for the collective spirit that defines our community. This year has been a testament to what we can achieve when we work together toward a shared vision for our City.

Our progress this year is rooted in the hard work of our dedicated City staff. To the individuals who maintain our roads, manage our facilities, and provide essential services: your professionalism is the backbone of Kenora's success. We also extend our sincere thanks to our residents, whose active participation in public life ensures that Council's decisions truly reflect the heart of the community. To our seasonal residents and the many tourists who visited us this past year, thank you for choosing Kenora. Your presence enriches our culture and sustains our local economy. We are proud to be your home away from home.

Throughout 2025, Council moved forward with a series of strategic initiatives designed to enhance our quality of life and prepare for the future. We oversaw critical infrastructure renewals, moved projects forward to enhance public access to our lakes, and implemented programs to support local business growth and housing diversity. These actions were taken with a focus on long-term sustainability, ensuring that the natural beauty and economic health of Kenora are preserved for generations to come.

Looking to 2026, our focus remains on the continued prosperity and well-being of everyone who calls Kenora home. We are committed to building on the momentum of this past year, guided by a shared vision of a resilient and welcoming community. By staying attentive to the needs of our neighbourhoods and the health of our natural environment, we aim to ensure that Kenora remains a source of pride for all.

Strategic Plan

The City of Kenora has developed the **2022-2027 Strategic Plan – Charting Our Course** to guide how Council and administration will direct their energy, resources and focus over the next five years to respond to our most important community priorities and needs. Strategic Planning empowers us to be forward thinking, coordinated and deliberate in our efforts to improve delivery and sustainability of City services, operations, and infrastructure. Our community inspires us and drives our passion in contributing to a thriving, vibrant, resilient, and active Kenora.



Our Vision

Kenora provides a high quality of life for residents and unforgettable experiences for visitors by celebrating and embracing the community's rich heritage, diversity, and natural environment.



Our Mission

To be an accountable, collaborative, and informed team that takes pride in delivering value-added municipal services.



Corporate Values

- Collaboration
- Communications
- Citizen and Customer Service
- Environmental Sustainability
- Fiscal Responsibility
- Innovation
- Readiness
- Trust and Respect

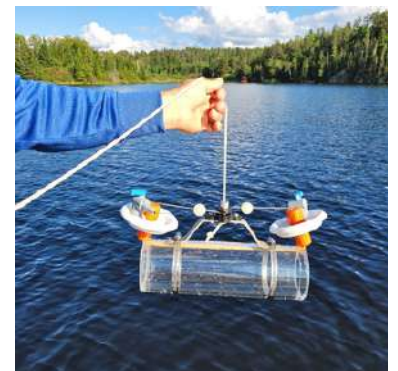


Focus Areas

Charting Our Course 2027 presents our five strategic focus areas established through engagement with City of Kenora Council and administration, partners, and the broader community.

- Infrastructure and Environment
- Tourism, Economic Growth, and Development
- Community Recreation, Well-Being, and Safety
- Service Delivery and Organizational Capacity
- Relations with Treaty 3 Partners

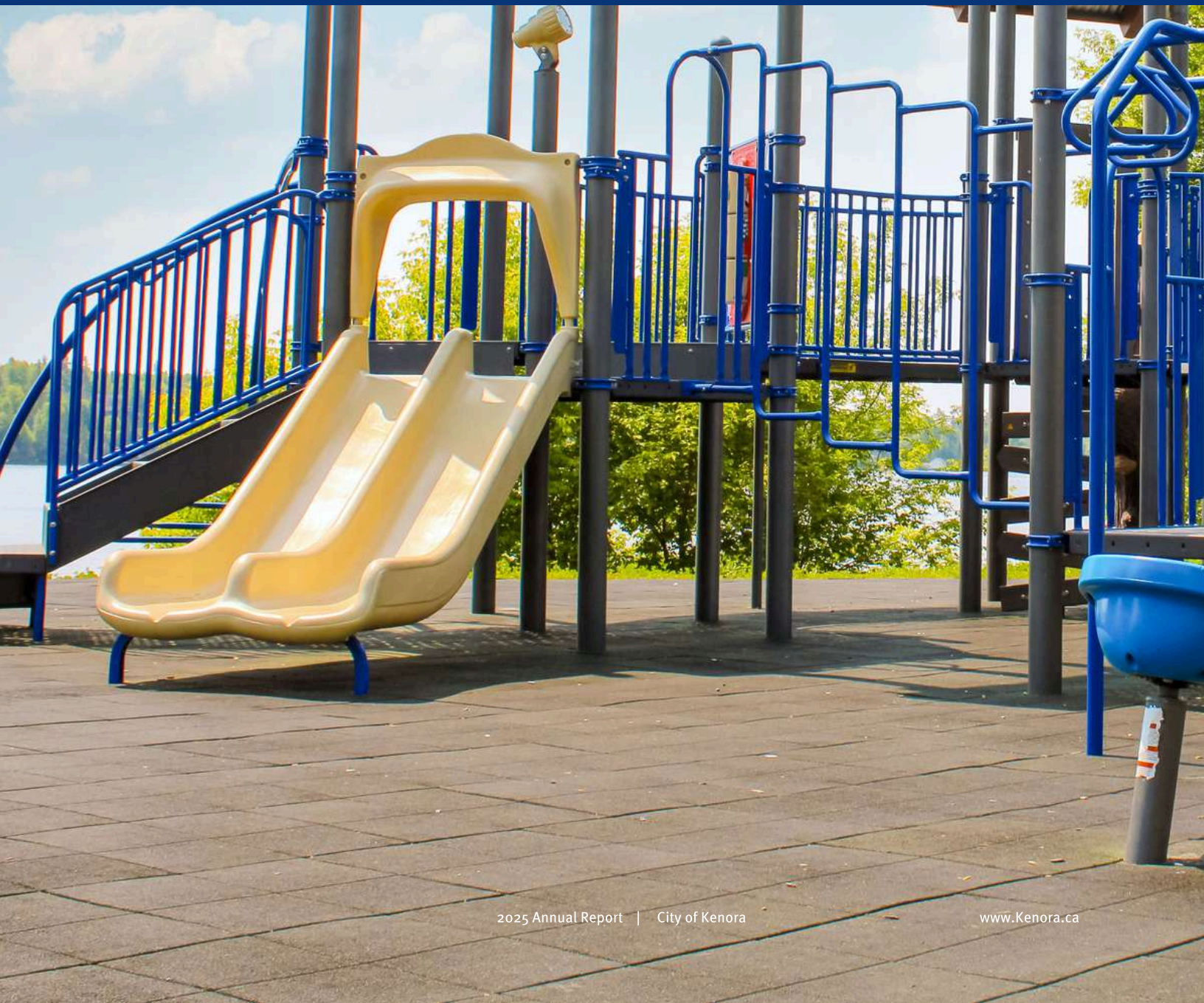
Year in Review: 2025 Accomplishments



Infrastructure and Operations

The Infrastructure and Operations team is responsible for delivering and maintaining the City's critical infrastructure and essential services that keep Kenora safe, healthy, and livable. The team consists of a range of professionals working in Roads, Underground Services, Water & Wastewater Treatment, Solid Waste & Recycling, Capital Project Delivery, Parks, Cemetery, Fleet, and Facilities.

Collectively, these teams plan and execute capital improvements, maintain transportation networks, improve and maintain roads and public spaces, manage waste, and treat and distribute clean water, while safely handling Kenora's wastewater.



Infrastructure and Operations



\$ 11.4 million
Invested in
community capital
projects



343 km
Paved streets, surface
treated roads, gravel
roads, and laneways -
single-lane distance



21
Bridges
(18 road, 3 pedestrian)



368 km
Water, wastewater
and storm mains



133
City buildings
and facilities



192
Public service
vehicles



5
Water booster
pump stations



67
Wastewater lift
stations



46
City docks and
wharfs



3
Water storage
stand pipes

INFRASTRUCTURE AND OPERATIONS

Roads

New school year, new road

Roads Capital Projects

Resurfacing upgrades to Ninth Street North, from Twelfth Avenue North to Thirteenth Avenue North, were completed in time for first day of school. This corner has been a long-standing challenge for drivers, families, and students due to poor drainage, recurring potholes, and significant wear and tear. Following a full reconstruction, the intersection has been fully upgraded into a smoother, safer, and more reliable route for all.

Key improvements included:

- Improved drainage and upgraded storm sewer system
- Regraded roadway for proper water runoff
- Full road structure rebuilt with stronger base materials
- A smoother, long-lasting surface for better drivability
- Reduced need for ongoing maintenance and repairs



Pothole repairs, hard surface treatment, and resurfacing

Roads Capital Projects

During the spring and summer months, the City's Roads team was hard at work repairing potholes, brushing, ditching, replacing culverts and storm piping, maintaining sightlines, repairing signage, and delivering construction projects.

The City recycles asphalt from our construction projects for patching and pothole repairs. Hot-mix asphalt is prepared at the Operations yard with the asphalt reclaimer and loaded into the City's hot box for transportation.

Crews delivered 7,822 metric tonnes of granular A and 1,101 metric tonnes of asphalt grindings to repair loose top roads. Grading is completed on a two-to-three-week rotation for all loose top roads.

In 2025, 1.2 km of Carlton Branch Road received fresh resurfacing and new gravel, restoring the road crown and promoting improved drainage for longevity and reduced maintenance.



6.1 kilometres of the City's surface-treated roads received a fresh double application of hard surface treatment after removal of pothole-causing irregularities such as clay boils, namely Gould Road, Coker Road, and Homestake Road.

On the City's paved roads, large asphalt patches were completed at over 40 locations where potholes were recurring, reducing maintenance and improving driving conditions.



INFRASTRUCTURE AND OPERATIONS

Water & Wastewater and Underground Services


725

Water deliveries

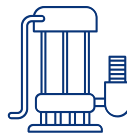

2.2 million

Cubic metres of safe drinking water distributed


2.5 million

Cubic metres of wastewater treated


3,400+

 Work orders
(e.g. station cleaning,
equipment & control system
maintenance, etc.)

41

 Grinder pumps
serviced

17

 Water & sewer main
breaks repaired

Sewer and water piping replacement on Ninth Street North

Underground Services Roads Capital Projects

Sewer and water reconstruction along Ninth Street North, from Mellick Avenue to Scramble Avenue, was completed in mid-October. All water, sewer, and storm piping between Mellick Avenue and Scramble Avenue were fully replaced. The area received new asphalt to enhance drivability. The upgraded water system provides more reliable water and sewer service and improves fire-flow capabilities to support firefighting operations in an emergency. All upgrades were completed in accordance with the Ministry of the Environment, Conservation and Parks regulations.



Monitoring, maintaining, and upgrading Kenora's water systems

Underground Services Water & Wastewater Treatment

The Water & Wastewater and Underground Service teams treat and distribute drinking water to homes and businesses, and collect and treat wastewater before it is released. The City is committed to safeguarding drinking water quality and protecting the environment through responsible waste treatment. Our teams conduct water and environmental monitoring, maintenance, repairs, and emergency response across a vast network of pipes, pumping stations, electrical systems, and treatment facilities. This includes long-term infrastructure planning, upgrades, and public education to keep Council and residents informed.



Water main repair



Unidirectional flushing



Wastewater Treatment Plant

Wastewater treatment plant aeration tank repairs

Water & Wastewater Treatment Underground Services Capital Projects

Throughout 2025, major repairs to the wastewater treatment plant's aeration tanks 3 and 4 were carried out. The tanks had been out of service since August 2024 due to damaged piping and concrete erosion discovered during tank cleaning.

Repairs to the concrete tank walls, and replacement of the piping and oxygen diffusers were completed ahead of returning the tanks to service. The focused efforts ensure renewed reliability of the plant's treatment process.

While tanks 3 and 4 were back in service in January 2026, further rehabilitation work will continue in 2026 and 2027 with ongoing improvements designed to extend service life, increase capacity, and reduce lifecycle maintenance needs. The 2025 repairs represent a turning point, kicking off overall rehabilitation of the plant following recommendations received in the 2025 capital needs assessment, aligned with the City's commitment to protecting public health and the environment.

INFRASTRUCTURE AND OPERATIONS

Solid Waste & Recycling

The team oversees three remote waste depots and is committed to waste reduction and environmental preservation by diverting materials from the landfill.



56,977

Customers
served



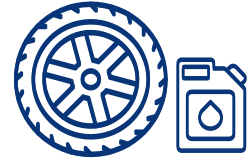
951,618

Kilograms of garbage
collected by curbside



483,064

Kilograms of recyclables
collected by curbside



21%

Diverted from landfill
(e.g. scrap metal, tires,
electronics, recyclables,
household hazardous waste)

Keeping our city clean with the waste transfer facility, curbside collection and depots

Solid Waste & Recycling

The City's Solid Waste & Recycling team is committed to providing the community with the an efficient and cost effective Waste Transfer Facility and collection system for garbage and recycling. On a weekly basis, City crews collect recycle and garbage, in combined-service collection vehicles, at the curbside.

The Waste Transfer Facility, located 401 Mellick Avenue, is available if residents missed their scheduled day for curbside pick-up, or the community has large loads of acceptable items for disposal, household hazardous waste (HHW), or recycling.





Ontario rolls out new province-wide, producer-funded recycling program

Solid Waste & Recycling

In preparation of Ontario's residential recycle blue box programs shifting to a 100% producer-funded system managed by [Circular Materials](#), the City partnered with GFL Environmental Inc. (GFL) and Circular Materials to roll out an awareness campaign ahead of cart deliveries and the changes for the new year.

In 2026, recycling became more convenient with a new recycling cart and a [standardized list](#) of what can be recycled across Ontario. GFL became Circular Materials' Contractor, responsible for Kenora's curbside collection under this new provincial framework.

Acting proactively, the City engaged with GFL to explore ways the City could partner with GFL, ensuring the City of Kenora continues to perform curbside collection services. In November, Council approved an agreement which established a 7+ year partnership with GFL. This proactive approach, combined with province-wide education, prepared residents for the new standardized recycling program.

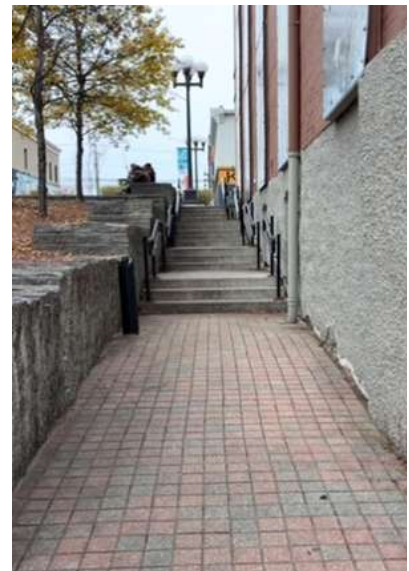
INFRASTRUCTURE AND OPERATIONS

Parks and Cemetery

From parks to pathways

Parks

In addition to upkeep at City owned parks, the Parks team provides citywide services including routine waste collection, cleanup operations, graffiti and vandalism repair, and seasonal leaf and snow removal across public spaces to sidewalks, pathways, and stairways. In 2025, the Parks team received over 400 requests to community public spaces.





Honouring and remembering loved ones and veterans

Cemetery

In 2025, Lake of the Woods Cemetery marked meaningful progress with the installation of two new columbariums to memorialize cremation urns, expanding its capacity for the community to honour loved ones.

Annually, the Festival of Lights, Kenora's annual celebration of life is held at the Lake of the Woods Cemetery. Thousands of ice candles are lit on Christmas Eve burning through to Boxing Day. This year's tradition continued to shine, with 2,800 ice candles being prepared, placed, and lit to honour loved ones and veterans.

Norman Park's accessible path and upgraded playground

Parks Capital Projects

In June the City held a special ribbon cutting celebration spotlighting the new accessible paved pathway and updated playground to the Norman Park Beach. The upgraded playground features modern, inclusive equipment designed to accommodate children with a wide range of abilities.

Special thanks to Hon. MP Greg Rickford, the Ministry for Seniors and Accessibility, the Northern Ontario Heritage Fund Corporation (NOHFC), the Ontario Trillium Fund, and donations from John and David Ross, and Rotary Club of Kenora for their support, which made the accessible paved pathways and playground upgrades possible.





Coney Island



Portage Bay Bridge west docks



Garrow Park Beach



Lake of the Woods Discovery Centre

Enhancing waterfront access with docks

Parks Capital Projects Facilities

Aligned with the City's **2022-2027 Strategic Plan – Charting Our Course**, the City improved waterfront and lake access to the following community areas:

- The Lake of the Woods Discovery Centre received six new floating docks.
- At the west end of Seventh Street, a single floating dock was replaced with a surplus dock from another location.
- Norman Park Beach now has a new shore deck and ramp, with six floating docks.
- The Garrow Beach swim dock was expanded.
- Coney Island's north docks were upgraded to an eight-foot-wide dock for better stability and now includes a handrail on the ramp. A damaged crib dock was removed to improve safety and usability for inland Coney residents.
- Added side bumpers, corner bumpers, and more cleats to all docks.
- Replaced the emergency dock and ramp at the Lake of the Woods District Hospital
- To increase capacity, several floating docks at the Bowman Electric Keewatin Memorial Arena were replaced.

INFRASTRUCTURE AND OPERATIONS

Fleet

Maintaining the City's fleet with reliability and safety in mind

Fleet

The City's Fleet Department keeps the public service vehicles you see on the roads every day in tip-top shape, ready to meet the needs of our community. The team attends to the seasonal preparation, preventative and regular maintenance, safety inspections and repairs and enhancements to units in every City department. As City equipment ages, replacement equipment is ordered, tailored to Kenora's unique and challenging work. Here's a look at the new units that joined the fleet in 2025.



Solid Waste landfill packer



Toyota Rav4 for Tourism



Engo ice re-surfacer for MCSC



2025 Ram Postmaster cargo van for Underground Services



Ford Silverado half-ton for Roads



2025 John Deere X730 mower for Cemetery

Recreation and Culture

The Recreation and Culture Department brings together a dynamic team of Recreation, Library, and Museum, and Art Centre staff to enrich the lives of residents and visitors alike. The Recreation and Culture team's mission is to foster health, learning, creativity, and connection across the community through accessible facilities, engaging programs, and welcoming services.

The Kenora Public Library serves two branches with a robust collection of books, puzzles, and digital assets, plus engaging programs for kids and a wide range of resources and rentals. Libraries function as community hubs, offering programs that support literacy, learning, exploration, and connections to information, technology, and opportunities to participate in community life.

The Muse, comprising the Lake of the Woods Museum and the Douglas Family Art Centre, celebrates Kenora's history, art, and culture by inspiring creativity, fostering lifelong learning, and enriching the community through engaging exhibits, programs, and events.



Photo credit: Hannah Edie

RECREATION AND CULTURE

Recreation

The Recreation team delivers accessible, year-round programs and community activities, including fitness classes for all levels, school-break and holiday camps, and arena-based activities and facility rentals. They support ice programs and hockey development camps through the City's arenas: Bowman Electric Keewatin Memorial Arena (BEKMA) and Kenora Thistle Arena.

The Moncrief Construction Sports Centre (MCSC) is the hub for fitness, recreation, and community connection in Kenora, offering three pools, a sauna, and an arena for a wide range of aquatic, wellness, and skating activities. The Recreation team also maintains nine local baseball fields.



26

Events hosted at
MCSC & BEKMA



88

Fitness classes
taught



142,228

Participant visits
to MCSC



3,183

Memberships &
packages sold



33,396

Visits to the Michael Smith
Fitness Centre

Located on the second floor, the fitness centre offers 30+ workout stations from Life Fitness, Hammer Strength, APEX, and Olympic Bars, including ellipticals, treadmills, bikes, and rowers, plus a full selection of free weights, dumbbells, exercise balls, TRX, steps, and BOSU.

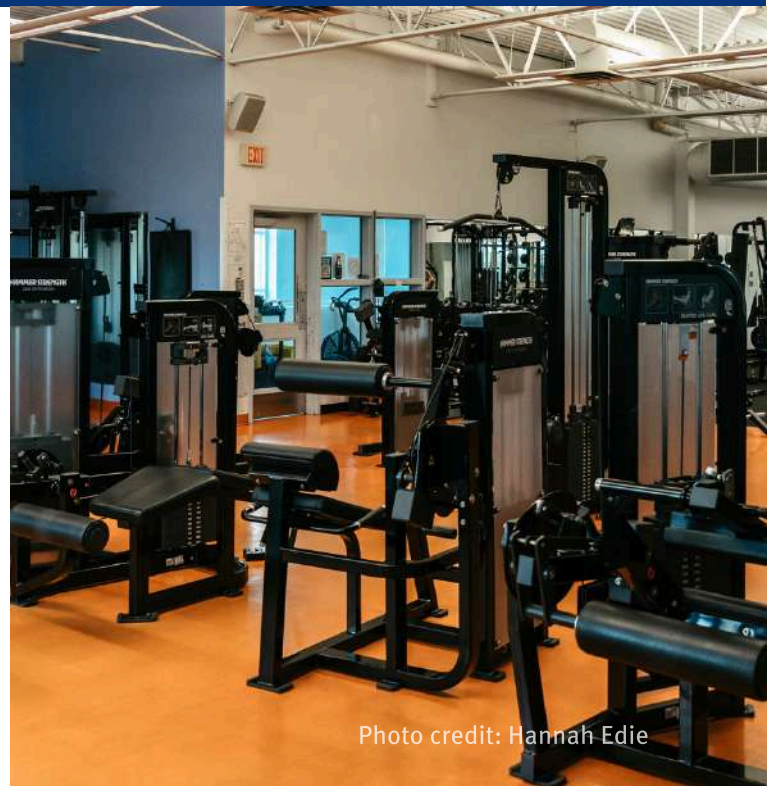


Photo credit: Hannah Edie

Growing demand for daytime swim lessons

The MCSC welcomed 142,228 visits, including 13,743 student visits with their schools. Instructors taught swimming lessons, Grades JK through 6, to students enrolled in the two school Boards, as well as local First Nations schools. Daytime swim lessons were in higher demand as more schools recognize the importance of teaching children water safety.



Baseball boom, extended play into the fall

The Recreation team maintains nine baseball fields, including five that use the same red infield mix as Blue Cross Park, home of the Winnipeg Goldeyes. About 1,500 locals play baseball or slo-pitch in the summer, that's roughly 10% of our community.

An unusually warm fall allowed for the the MCSC baseball diamonds to host two tournaments in October, extending activity on our baseball facilities. This led to roughly six months of annual usage for a City asset, a positive outcome that could signal a potential new operational norm moving forward.

Prime time ice utilization

City arenas continued to see strong community demand, with 95% of available prime time ice booked during the regular season at both arena's. Prime time hours include 6 to 8 a.m. and 4 to 10 p.m. Monday to Friday, and 8 a.m. to 10 p.m. on weekends. This high utilization reflects the continued strength of local hockey and skating organizations and demonstrates the importance of arena facilities in supporting recreation, sport development, and community gathering.



19,654

Visits to enjoy scheduled public swims

During public swims guests can enjoy time in the lane pool, leisure pool, and tot pool, plus access to the hot tub and waterslide.



MCSC rink slab project

The Thistle Arena completed a major upgrade to its ice facility, replacing the concrete slab that dated back to 1968. The arena now benefits from a modern, heated slab and refreshed rink boards. The facility reopened in October 2025, inviting skaters and community groups to enjoy smoother, more reliable ice conditions.

This project was made possible through the Province of Ontario's Strategic Priorities Infrastructure Fund (SPIF), with additional support from the City's Recreation Centre Reserves.

U18 AAA Western Regional Championships

During April 2025, the Thistle Arena welcomed teams from across Saskatchewan, Manitoba, and Northern Ontario as the Kenora U18 AAA Thistles hosted the Western Regional Championships, with the winner advancing to compete for the Telus Cup. The event brought high level hockey and strong community engagement to the facility, averaging over 1,200 spectators per game, with nearly 1,600 fans attending the Friday night matchup, where the Thistles delivered an exciting win. The tournament showcased Kenora's ability to host major regional sporting events and highlighted the strong community support for local athletes.



Kenora Swim Sharks made a splash

The Kenora Swim Sharks continued to grow their presence in competitive swimming by hosting both a spring and late fall swim meet. The Spring Swim Meet welcomed over 140 participants, bringing athletes and families to the community and supporting local sport development. Building on this success, the Fall Meet “Kenora Flash Freeze” was introduced this year and is expected to become a regular event moving forward as the Swim Sharks program continues its upward trajectory.



RECREATION AND CULTURE

Kenora Public Library



The City of Kenora public libraries serve residents, seasonal residents, and visitors through two branches, Kenora and Keewatin. Your Kenora Public Library card works at both locations, and staff are available to assist with finding materials. The collections, consisting of more than 67,000 books, large print books, magazines, jigsaw puzzles, e-books, audiobooks, and DVD's, which can be viewed online or at the libraries. The libraries also offer bird watching kits, e-readers, tablets, fishing rods and tackle, kids' lifejacket rentals, and LCD projector and screen rentals. The Kenora Public Library offers its patrons access to a fax, printer, scanner, photocopier, laminator, and microfilm.



68,692

Patrons visited
the library



85,083

Items checked out
(books, e-books,
audiobooks, videos
and more!)



55%

Print books
checked out



44,834

E-resources and
databases accessed



109

Service visits/
book deliveries

Learning through magic

The Library hosted two magic shows during the Winter Weekend of Wonder. The magic shows went beyond entertainment, they were an invitation into curiosity. Magic sparks imagination, encourages critical thinking, and draws families into shared experiences. Through events such as these, the Library creates welcoming spaces that make learning fun.

Reading, crafting, and caring

In the spring, the Kenora Public Library partnered with St. John Paul II School's Grade 2 class for an intergenerational storytime at Pinecrest Long Term Care Home. The visit featured Easter stories and crafts shared by students and residents, creating a meaningful exchange across generations. The Easter Bunny made a special appearance, adding delight to the occasion. This initiative reflects the library's commitment to promoting early literacy through

expressive reading, strengthening community partnerships, reducing social isolation among seniors, and building empathy and civic engagement in students. By serving as a connection between schools and long-term care, the Library team extends literacy beyond its walls, fostering belonging and joy.



Building community through puzzle swaps

The Library hosted three puzzle swaps in 2025. The puzzle swap events aligns with the Library's key priorities by providing free recreational materials for all ages, boosting community engagement beyond traditional book borrowing, and supporting sustainability through reuse and waste reduction. It's a high-impact program that requires minimal staff time and no budget, reinforcing the library's role as a community commons where resources are shared and connections are built.



Parks, pages, and play

Fresh Air Fridays extended beyond the Library walls this summer, bringing early literacy and nature play to local parks and outdoor spaces. By pairing reading with time in nature, the library supports healthy development, physical activity, and strong family connections. The program encourages early literacy skills through interactive reading, supports child development through movement and sensory play, promotes outdoor wellness and mental health, and reduces barriers by meeting families where they are.

Social, cognitive, and community benefits on the Mahjong mindset

The Library's Learn to Play Mahjong event invites community members to pick up a new skill while building connections. This beginner-friendly series introduces participants to the rules, strategy, and traditions of Mahjong in a welcoming, supportive environment, and it has evolved into a weekly program. The sessions encourage social interaction and new friendships, provide cognitive stimulation and lifelong learning, and strengthen the library's role as a social hub. By offering instructional sessions, the Library supports active aging and lifelong intellectual engagement, especially valuable for adults and seniors.



Cozy Christmas community celebration

2025's Cozy Christmas was well-attended. This was a joint initiative between the Library and EarlyON that offered a free, welcoming pajama party for all families. The event ensured that everyone could participate in a festive celebration without financial barriers and provided a safe, inclusive community space. By hosting this shared holiday experience, the library reinforced its role as a place where traditions are celebrated and community spirit thrives.

Keewatin Branch ready to reopen in January 2026

The Keewatin Branch closed in June 2024 due to roof structural issues, prompting the City and Council to prioritize safety while seeking sustainable library and senior programming solutions.

While the branch was closed, The City's Library team stood by our community by offering ongoing access to library services through the Kenora branch, digital resources, and bringing the library to the people through regular book pop-ups and book deliveries.

By the end of 2025, a collaborative effort among the City's Library and Infrastructure and Operations teams, the Keewatin Senior Centre, and the Public Library Board was already underway to reopen in January 2026. This marked a new chapter for the branch, with a roof replacement and new windows to restore the building's full function and vitality for the community.



RECREATION AND CULTURE

The Muse



Nestled in the heart of Kenora, The Muse features two facilities dedicated to Kenora's history, art, and culture. Together the Lake of the Woods Museum and the Douglas Family Art Centre form The Muse.

The Lake of the Woods Museum is a must-see for history enthusiasts, locals, and visitors. With exhibits designed for all ages, the Museum offers a captivating journey through the rich history of Kenora and the Lake of the Woods the region.

The Douglas Family Art Centre is a vibrant space that presents opportunities for guests of all ages to learn about art, and for the arts community to share ideas and develop their talents. The Art Centre produces art exhibitions, and hosts travelling exhibits, events, workshops, and art classes. Whether you're an art enthusiast, history buff, curious tourist, a visitor seeking to explore local culture, or someone looking to discover great art, The Muse provides an enriching and inspiring experience in the heart of Kenora.



14,054

Visitors



368

Memberships



848

Participated in
School
Programming



824

Participated in
Adult Programming



1,127

Participated in
Children & Family
Programming

2,799

Participated in programming held at The Muse

Including sessions at the Lake of the Woods Museum and the Douglas Family Art Centre. Programs featured tours, multi-week classes, workshops, speaker series, free admission days, and more.

School programming

30%

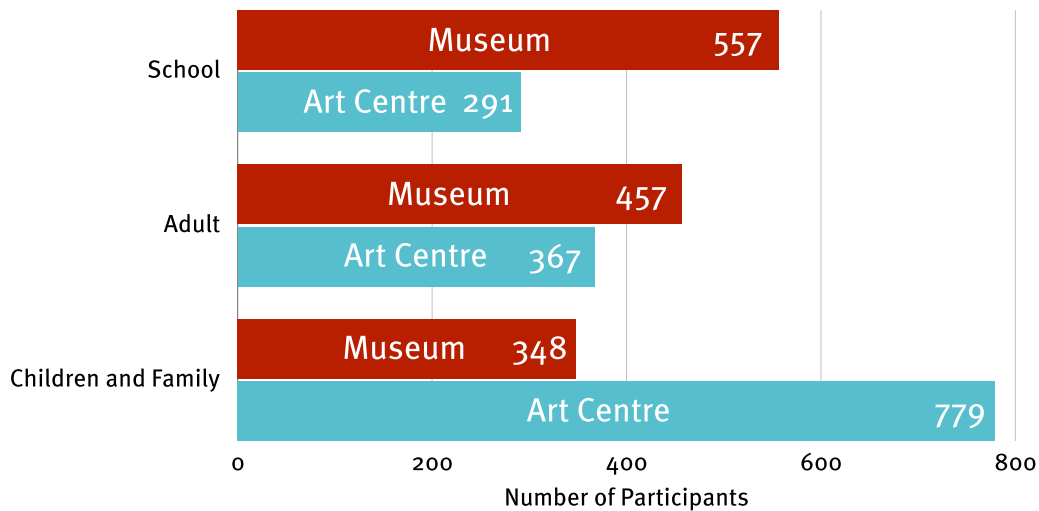
Adult programming

29%

Children and family programming

40%

2025 Program Participation



Best collaboration nomination

We loved working with Triple P.L.A.Y. to expand access to The Muse through sponsored attendance days and programming. This partnership led to a nomination for Best Collaboration from Galleries Ontario / Ontario Galleries.

Most attended Christmas Open House to date

On November 21, 2025, The Muse hosted its annual Christmas Open House, held in conjunction with the Main Street Christmas Tree Lighting. Attendees gathered before and after the tree lighting to warm up at the Open House, enjoying sweet treats, festive crafts, and a scavenger hunt. The Christmas Open House attracted nearly 1,000 visitors across both sites, marking our largest turnout ever.



History passport program

In June, the Museum launched a History Passport program. Stands containing information about important days in local history are spread throughout the building. Each stand has a stamp with the date. Patrons travel through time to each station, collecting stamps for their passport. When complete, visitors present their passport at the front desk for a prize and a final stamp that reads “Official Lake of the Woods Time Traveller.”



Gail Konantz Studio

The Gail Konantz Studio was busy most days with artists and makers. The space serves as a classroom, programming space, production studio, and art-themed clubhouse. It is named in honour of Art Educator Gail Konantz, a long-time supporter and early champion of the Art Centre project. In 2025, it hosted 131 programs, including eight multi-week classes.



“I thoroughly enjoyed this class. Uncomplicated enough just to sit relax and create.”

Customer feedback



“The Muse was recommended by many and did not disappoint. Ask for the history passport and listen to the Youtube clips!”

Customer feedback



A summer reunion, unveiling art by W.J. Phillips

In the summer of 2025, The Douglas Family Art Centre added the watercolour Summer Idyll by W.J. Phillips to its collection. This piece was previously unknown. The woodcut print based on this piece is considered to be one of W.J. Phillips' masterworks.



Photo credit: Kim Pirie Milko

Economic Development and Tourism

The Economic Development and Tourism Department is a passionate team that loves Kenora and works every day to make it better for residents, businesses, organizations, and visitors.

The Economic Development team help Kenora thrive by attracting new investment, supporting our local businesses, and helping to expand opportunities for workers. Focusing on key sectors such as tourism, small business, construction, health care and manufacturing, their work includes business retention and expansion, investment attraction, workforce development, downtown revitalization, and connecting owners with grants, tools and resources that foster entrepreneurship, growth, local employment and innovation.

Economic Development



Kenora's Economic Development team is where opportunity flows. They help to shape Kenora's bold economic future — one that uplifts every resident, sparks big ideas, and opens doors for all. Their mission is to fuel innovation, empower businesses and build big. The team is eager to help entrepreneurs start or expand their business or relocate to and develop in Kenora. The team provides business planning resources, local introductions, site-location support, data and research, due diligence assistance and connections to business leaders, funders and economic development support services.



365

Drop-in business
visits



144

Scheduled
business
consultations



28

Events hosted
(workshops,
info sessions or
photo opportunities)



5

Giant popsicles

2025 Marketing Canada Award

The Economic Developers Association of Canada awarded Kenora's Economic Development team with a 2025 Marketing Canada Award for its 2024 Holiday Trail Campaign. The Kenora Holiday Trail won in the Promotional Event category, which recognizes efforts that promote economic development, tourism opportunities, attractions, and services in local communities. Kenora was entered into the mid-sized category for economic development budgets of \$200,000 to \$600,000.



Kool Kenora popsicle parade

In summer 2025, the City's Economic Development and Tourism Department, with Harbourtown BIZ, brought back the popular 'Glad You Are Here' summer installations. Five new popsicle-shaped displays from WKNDRS popped up throughout Kenora, adding vibrant, three-dimensional art to boost the downtown foot traffic. The displays invited residents and visitors to explore, celebrate community spirit, and enjoy fun, family-friendly photo moments. A Kool Kenora social media contest accompanied the promotion to spread the word.

Support the growth and retention of local businesses and emerging sectors

In 2025, Council approved to support eight Community Improvement Plan (CIP) project proposals, with a total municipal investment of \$125,000 back into our community. These CIPs included various grants to support development in the Harbourn Town Centre, Keewatin, and the Former Mill Site, including fee rebates, tax increment grants, façade and signage improvements, accessibility upgrades, and more. A review of the CIP was completed in 2025 with the new plan anticipated to take effect in 2026.



Kenora's housing needs defined with evidence-based findings

In November the Housing Needs Assessment (HNA) Summative Report was presented to Council. The report provides a precise, local view of Kenora's housing supply, affordability, and future needs. This data-rich analysis now serves as an evidence base to guide future planning decisions, strengthen funding applications, and drive growth in housing for our community.

In spring 2025, Tim Welch Consulting was hired to conduct a comprehensive HNA for Kenora. The assessment analyzed demographics, economic trends, housing stock, government policies, incentives, and data from the City's June 2025 housing need surveys.



2

**Community surveys
launched**
(full-time and seasonal residents,
business owners)



797

Survey responses



13

**Initial actions
identified**



Record-breaking Holiday Trail 2025

The City of Kenora's Economic Development and Tourism Department was thrilled to celebrate record-breaking results for the 2025 Holiday Trail. Building on the momentum from last winter's historic 2024 campaign, which earned the City a Marketing Canada Award from the Economic Developers Association of Canada, the 2025 Holiday Trail surpassed 2024's award-winning numbers.

The 2025 campaign saw:

- 143 booklets sold, a 19% increase over 2024
- 746 vouchers redeemed at participating businesses, up 16% from the previous year
- Four new participating businesses
- 20 local shops that participated



Kenora's Youth were 'Takin' Care of Business' at the Youth Enterprise Day Camp

August's Youth Enterprise Day Camp, facilitated by the City's Economic Development team, was a week-long program that brought 13 dedicated youths, ages 9 to 12, together to learn about entrepreneurship, meet local business owners, and have some fun along the way.

Fuelled by the sounds of Bachman-Turner Overdrive's "Takin' Care of Business", the camp's theme song, participants were introduced to the fundamentals of entrepreneurship through interactive activities, local business tours, and hands-on project development. Each camper worked through the elements of their own business plan including budgeting, marketing, and meeting with a Loans Officer at Northern Credit Union. The campers worked to develop and create their products and had the opportunity to showcase their businesses at a mini pop-up market under the Janel Contracting Pavilion.

ECONOMIC DEVELOPMENT AND TOURISM

Northwest Business Centre

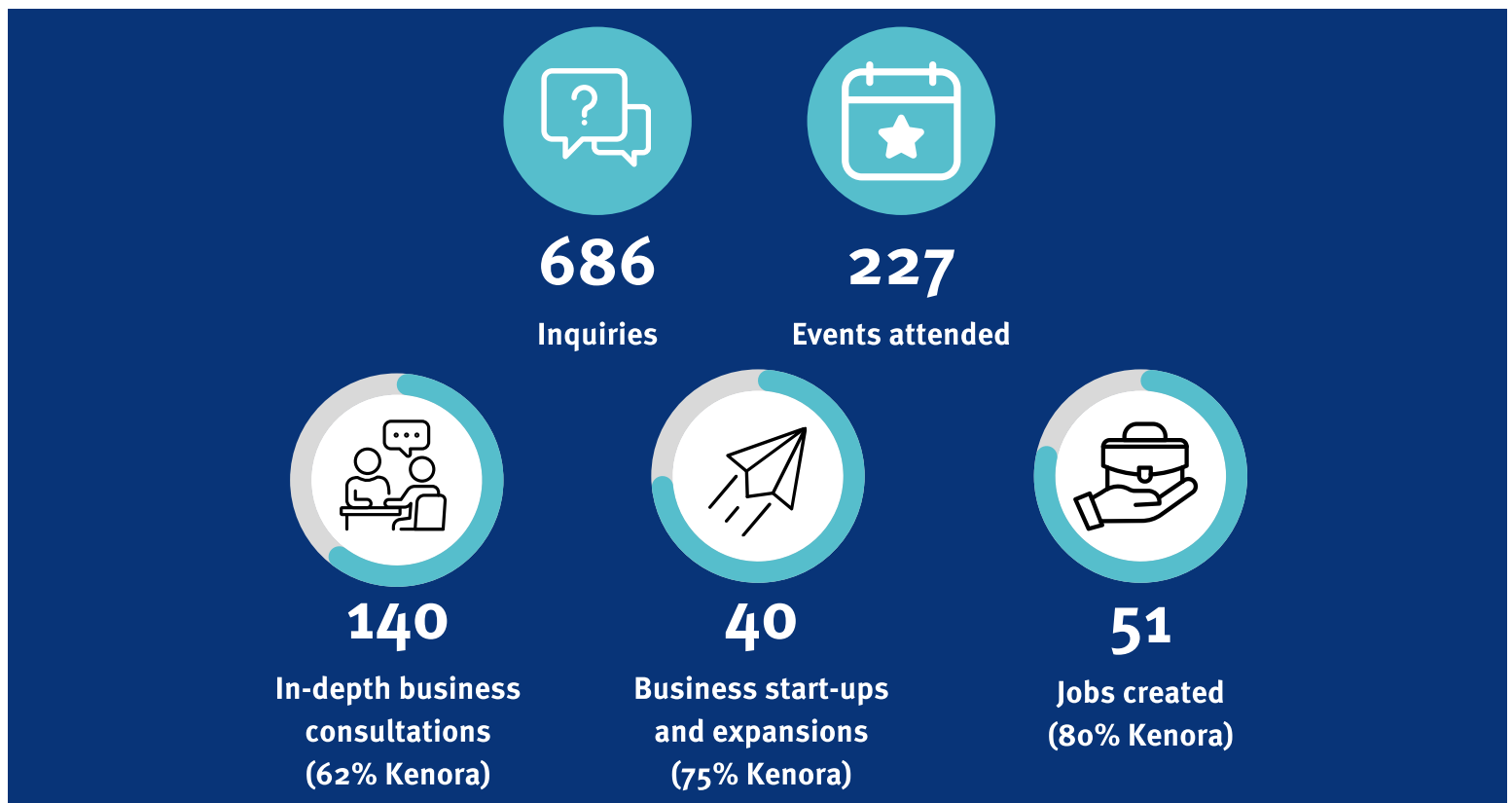


The Northwest Business Centre (NWBC) is the most northerly of the 53 Small Business Enterprise Centre's in the Province of Ontario. Located in Kenora, this Small Business Enterprise Centre (SBEC) offers programs and services to entrepreneurs of all ages and stages across the two districts of Kenora and Rainy River. It serves as a resource with a mandate to empower entrepreneurs. The NWBC provides high quality assistance and support and has played a key role in the creation of new businesses, expansion of existing businesses and the creation of new jobs – contributing to the economic growth of the district.

Services provided include free and confidential support in the development of business plans, business start-ups, product development, government, taxation and financial direction, seminars, resource materials, mentoring and networking.

The Northwest Business Centre is funded by the Government of Ontario and the City of Kenora.

Starter Company Plus and Summer Company are two signature programs delivered by the NWBC on behalf of the Government of Ontario. In 2025, eleven Starter Company Plus grants were awarded, six of which went to businesses in Kenora. One Summer Company grant was also issued and awarded to a Kenora-based business.



Tourism



The Tourism team showcases Kenora's rich culture, stunning nature, and warm hospitality year-round, inviting visitors and reminding residents why Kenora is so special. The team manages the Lake of the Woods Discovery Centre and coordinates a range of signature events including the popular Matiowski Farmers' Markets, Movies in the Park, Winter Weekend of Wonder. The team also helps community event organizers in facilitating various events at the Jarnel Contracting Pavilion. By working closely with Economic Development, other City departments, and local businesses and organizations, Tourism promotes and crafts unique experiences that celebrate community pride and creates unforgettable moments for residents and visitors alike.



20,390

Visits to the Lake
of the Woods
Discovery Centre



23

Markets
(17 Summer and 4 Winter
Matiowski Farmers' Markets,
and 2 Open Air Markets)



33

Events hosted under
the Jarnel
Contracting Pavilion



\$45,000

Tourism grant
funding awarded

The Globe and Mail shines a light on Kenora

In partnership with Destination Ontario, Tourism Kenora hosted Catherine Dawson, a journalist from The Globe and Mail, in July 2024. Catherine, along with her brother, explored Kenora before spending a day aboard the Grace Anne II. Kenora was one of the destinations featured in Catherine's article, *Hidden Canada 2025: Ten travel destinations around the country to explore this summer*, published May 13, 2025.

“

“Road trippers pushing across the country should break up the drive in Kenora.”

“Soak up the local kitsch by taking a selfie with the 12-metre tall Husky the Muskie statue and enjoy the town's excellent local cafes.”

Catherine Dawson, The Globe and Mail



”

Building tourism through grants

In 2025, Tourism completed two intakes of Tourism Grant Applicants in May and September. A total of 19 applications were received from 12 organizations, with funding requests totalling \$83,289. The Tourism and Economic Development Department, in conjunction with a board member of the Kenora Hospitality Association (KHA), acted as the review committee.

Applications were evaluated against an internal scoring matrix, with criteria including seasonality, proposed event attendance, sustainability plan, the impact of funding on event success, the event's potential to attract tourists, and the proposed marketing plan. 13 applicants were approved, receiving a total of \$45,000.



Parks, picnics, and popcorn

Tourism Kenora hosted two Movies in the Park events this summer, on July 13 and August 17, drawing 150 and 250 attendees respectively. Screening films at local parks and beaches allowed families to picnic, let kids play on the playground, and enjoy the outdoors while watching a free family-friendly movie.

Mosswood Adventure partnership

New and in addition to the traditional seasonal marketing campaigns, Tourism partnered with Mosswood Adventures and Rentals to create a mixture of short-form (15 second), medium-form (30 second), and long-form (60 seconds +) video content showcasing Kenora attractions, activities and local businesses.

These posts were created in collaboration with Tourism's social media team and directed viewers to [visitkenora.ca](https://www.visitkenora.ca).

In addition to the video content, a [blog series](#) was produced for the website, which included four installments, one for each season.



Kenora's market momentum, how markets connect the community throughout the year

The City is proud to be part of the Farmers' Market of Ontario. The Matiowski Farmers' Market has steadily grown in size and popularity since its inception in 2005 and is now one of the largest markets in Northwestern Ontario. Visitors flock to the Jarnel Contracting Pavilion from June to October, gathering weekly on Wednesdays to enjoy a variety of farm-fresh meats, locally grown fresh produce, baked goods, dips and spreads, local artwork, jewellery, and unique artisan creations. The summer Matiowski Farmers' Markets average around 4,000 weekly visitors at its peak times.



In addition to the popular summer series, the Tourism team hosted four additional winter markets in 2025. The winter Matiowski Farmers' Markets were held in February, March, November, and December, drawing an average of 300 to 400 attendees per market. Each market featured more than 30 participating vendors.

Kenora's Main Street comes alive in July and August with the Open Air Markets, an outdoor, family-friendly event. The markets feature more than 35 vendors, food trucks, and a variety of activities, including live music, mobile curling, and dedicated kid zones. It's a vibrant, downtown-focused gathering that connects crafters, local businesses, locals, and visitors.



These markets knit Kenora's community together by providing inviting, accessible gathering spaces that celebrate local producers, makers, and talent year round. The addition and success of the winter markets extend this connection beyond the summer months, creating a four-season destination that keeps residents and visitors engaged, supporting local businesses, and fostering a shared sense of pride in our local identity. By offering opportunities to shop local, enjoy community programming, and mingle with neighbours, the markets strengthen economic vitality, encourage collaboration among crafters and entrepreneurs, and deepen social ties across all seasons.





Fire and Emergency Services

Kenora Fire and Emergency Services provides fire protection services for the residents of the City of Kenora and neighbouring communities. Fire and Emergency Services has three fire stations and a fleet of emergency vehicles. Kenora Fire and Emergency Services wants the community to be fire safe and is proud to provide burn permits, fire safety training, inspections, and prevention education.



Fire and Emergency Services



14

Full-time
Staff



44

Paid-per-Call
Firefighters



531

Total calls
in 2025



1,661

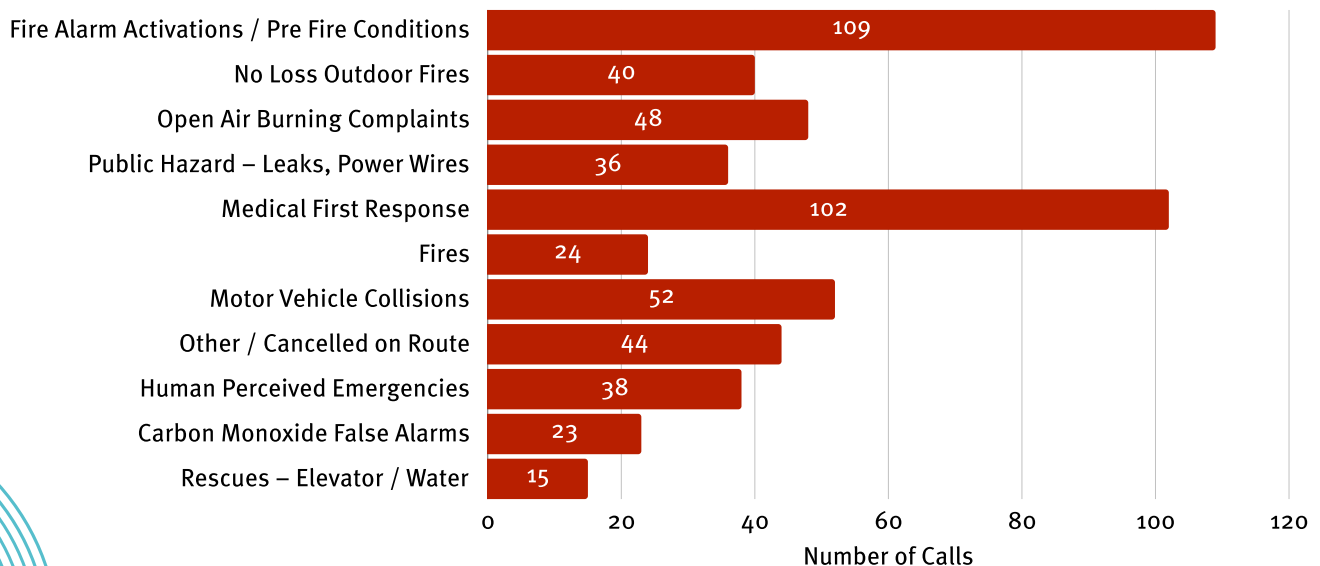
Hours
of training



14

Occupancy
inspections/
re-inspections

2025 Call Volume by Type



Wildfire Preparedness Day and Emergency Preparedness Week

In May 2025, Kenora Fire and Emergency Services held a free community BBQ at Fire Station One for Wildfire Preparedness Day and Emergency Preparedness Week. During the event the Fire and Emergency Services team educated the public on the FireSmart™ Canada program, sharing essential tips for wildfire prevention. Fire team was glad to partner with the Kenora OPP and members of Aviation, Forest Fire and Emergency Services, whose collaboration strengthened this impactful event.



In 2025, the Fire team was excited to introduce a new fire tanker 1, built on a Freightliner two-door chassis. It's equipped with a Waterous CLVK 500 GPM pump and a 1,700 Imperial-gallon CoPoly water tank.

This new water tanker boosts the ability to deliver water when hydrants are not available, strengthening firefighting operations across the city and surrounding areas.

Fire Prevention Week Open House

October 5 to 11, 2025, was Fire Prevention Week. Fire and Emergency Services teamed up with the Office of the Fire Marshal and National Fire Protection Association (NFPA), the official sponsor of Fire Prevention Week (FPW), to promote the year's campaign, "Charge into Fire Safety: Lithium-Ion Batteries in Your Home." It highlighted how important it is to buy, charge, and recycle lithium-ion batteries safely. In addition to Fire Prevention Week, the public was invited to the Fire Hall Open House on October 11 to meet local firefighters or enquire about steps required to becoming a firefighter.

New five-year collective agreement

In December, the City announced that it had reached a new five-year collective agreement with the Kenora Professional Firefighters Association (KPFFA). This agreement was achieved through a collaborative and respectful negotiation process.

Commitment to training and emergency preparedness

The City's Fire and Emergency Services team is dedicated to training and emergency preparedness. In 2025, our firefighters logged 1,661 hours of training across a variety of topics, strengthening their readiness to serve. Preparedness is key. Ongoing practice and planning ensure that the team is ready to respond quickly and effectively in any situation. Safety remains the team's top priority as they train, protect, and stand ready to serve the community with professionalism and care.



Sharing knowledge with Kenora's community emergency service providers

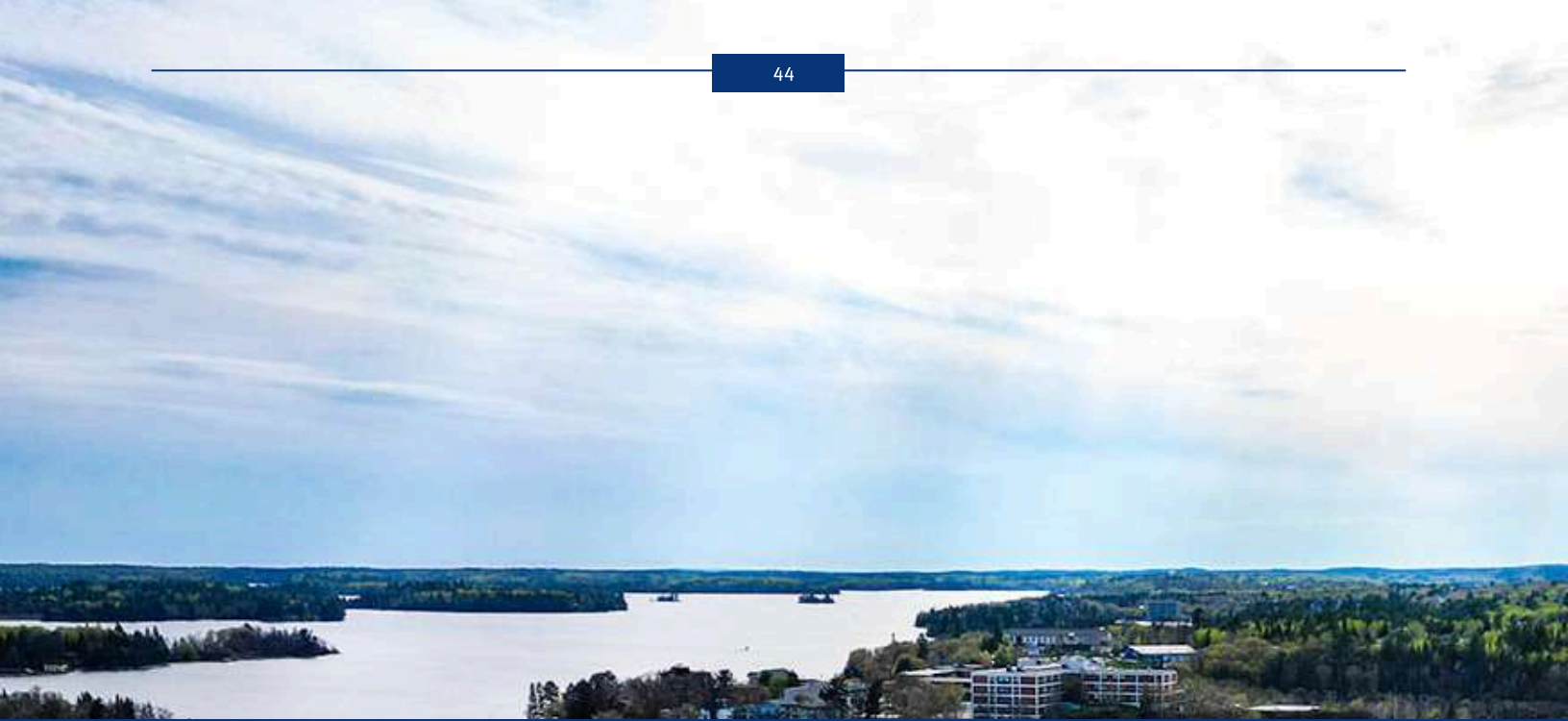
Fire and Emergency Services partnered with the Ontario Fire College to deliver Exterior Fire Attack training locally, positioning Kenora as a regional leader. This initiative improves access, reduces barriers, and strengthens training across Northwestern Ontario while enhancing our role as a hub for high-quality fire service development.

The team also hosted a hands-on auto extrication training day. Paramedic students who participated expressed great interest and appreciation for the opportunity to work alongside City Fire and Emergency Services. This event highlighted our commitment to public education and professional development within the emergency services field, and reinforced strong collaborations across our community.



Quick action saves lives in early morning apartment fire

During the early hours of November 13, 2025, Kenora Fire and Emergency Services responded to reports of smoke in a Kenora residence. Upon arriving at the scene, crews saw visible smoke and swiftly upgraded the response to a working fire. Firefighters immediately rescued a child at the entrance and a wheelchair-bound resident who was unable to evacuate. A third occupant found in the room of origin, who sustained some burn injuries, was safely removed and transferred to an ambulance for medical attention. The fire was rapidly extinguished and contained to the room of origin. No other occupants were found at the scene.



Planning and Building Services

The Planning and Building Services Department is comprised of Planning, Building Inspection, and Development Services. The team plays an important role in shaping how our community grows. The department reviews land development applications, provides advice on land use, aids in future developments, and issues building permits for new projects across the community.

Planning and Building Services Department facilitates development by processing applications for land division (subdivision, condominiums and consents), land use consultation, and the issuing of building permits. The team also works with the Committee of Adjustment, which makes independent decisions on certain planning applications, and with City Council on applications for amendments to the City of Kenora Official Plan, the Zoning By-law and other applications under the Planning Act.



Photo credit: Amanda Kerr

Planning and Building Services



907

**Building
inspections**



174

**Building
permits issued**



17

**Minor variance
applications**



28

**Building and zoning
compliance letters**



9

**Environmental
site information**



5

**Land division
applications**

City's Official Plan and Zoning Bylaw

The City of Kenora's Official Plan provides a vision for the future growth of the Kenora and guides use of land and physical development over the long-term. A significant planning document, the Official Plan also outlines the municipality's position on:

- Where new housing, industry, offices, shops, and other land uses are to be located
- What services like roads, watermain, sewers, parks, and schools will be needed
- When, and in what order, parts of the City will grow
- Protecting agricultural land, aggregates, natural and cultural heritage resources, and ground and surface water
- Community improvement initiatives

Engagement activities carried out included Council's visioning session, a public open house, and an online community survey. Responses to the survey were strong with 545 community members participating.



40

**Residential units
created
(permits issued)**



124

**Residential units
completed
(permits closed)**

Permits issued refers to new dwelling units that were approved for construction in 2025, these do not include foundation permits. Permits closed are new dwelling units that were completed in 2025 and received an occupancy permit.

Making online planning application forms easier, faster, and more accessible

In 2025, new fillable digital planning application forms were made available online to make it easier for residents and developers to apply for planning approvals. These new forms improve accessibility, reduce errors, and help speed up the application process.



Black Sturgeon Lakes water testing

The Planning and Building Services team continues to collaborate with Grand Council Treaty #3 Territorial Planning Unit to provide water quality testing for Black Sturgeon Lakes, conducting water tests in the Spring and Summer of 2025 and a report presented to Council in Fall 2025.

This continued partnership, initiated in 2024, underscores the City's shared commitment to environmental stewardship and sustainable lake management.



Launch of a Secondary Dwelling Unit Guide for homeowners

This guide walks homeowners through the process of planning and building a Secondary Dwelling Unit (SDU) in Kenora. It explains how to determine if your lot is suitable, outlines zoning and parking requirements, and highlights important considerations such as lot coverage, setbacks, and easements. Included is step-by-step guidance on building permits, inspections, and Ontario Building Code requirements. The guide includes information from minimum room sizes and ceiling heights to fire safety, ventilation, and plumbing.

Strong year for local development

The number of building permits increased by 10% from 2024, while the total value of construction rose by 57%, reflecting a rise in large-scale projects. As a result, revenue from building permits grew by 47% and building inspections increased by 46%, keeping our team busy throughout the year.



Corporate Services

The Corporate Services Department is comprised of the City Clerk's Office, Bylaw Enforcement, Provincial Offences, Indigenous Relations, Customer Services, Communications, Community Safety and Well-Being, and IT services.

The Corporate Services Department provides our residents, businesses, and broader community with exceptional service that maximizes the resources provided to us by our ratepayers. We are a full-service delivery department and provide customer service support to all divisions within the organization. Our service delivery is the first point of contact connecting customers to other key divisions such as roads, water and wastewater, parks, and trails, planning and building. The Corporate Services team takes great pride in the services they deliver and continual improvement to modernization and streamlined service delivery is a priority.

CORPORATE SERVICES

Clerk's Office

The City Clerk's office acts as the background of local government, which is a statutory, administrative hub that ensures local government compliance with provincial laws. The Clerk's office manages council meetings and records, conducts municipal elections, ensures transparency by adhering to open meeting laws and provides key public services like issuing marriage licences and processing Freedom of Information (FOI) requests.



43

**Marriage ceremonies
performed**



16

**Freedom of information
requests processed**



67

**Requests for
commissioner of oaths**



178

Bylaws written



19

**Committee of the Whole meetings
(including special)**

A Committee of the Whole (COW) meeting is an informal, conversational-style meeting comprised of all members of Council that allows for in-depth discussion and recommendations on issues before being brought to a formal vote at a Council meeting. No decisions outside of procedural (adopting minutes and going into closed session) may be made at these meetings.



15

**Council meetings
(including special)**

A Council meeting is the formal session where decisions are made, bylaws are adopted, and resolutions are officially passed by Council. These are the meetings that bind the decisions of Council.

CORPORATE SERVICES

Customer Service

The Customer Service team is located at City Hall and is available to the public to aid in navigating Kenora's municipal services. From permits and payments to inquiries and concerns, the team is dedicated to delivering courteous and prompt assistance. Customer Service is open Monday to Friday, 8 a.m. to 4:30 p.m., excluding holidays. The team is able to assist people in-person or by phone at 807-467-2000. For after-hours help, call 807-467-2080.



73,964

Pieces of mail
processed in the
mail room



20,439

Water and sewer
e-bills sent



\$143,149.50

In coins sorted
and rolled



1,052

Licensing and
permits issued



86

Marriage
licences



34

Lottery
licences



269

Burial
permits



56

Business
licences



294

Dog tags



53

Taxi
licences



260

Burn
permits

3,746

Total Service Requests Logged

Service requests are customer driven through contacting the City of Kenora via phone, email, walk-in, and [online](#).

1,866 request logged by a Customer Service representative

50%

An additional 1,091 logged internally by other departments

29%

789 customers self-reported through the online Request for Service form

21%

CORPORATE SERVICES

Bylaw Enforcement

Bylaws help keep our community safe, beautiful, and a desirable place to live, work and play. The Bylaw Enforcement team addresses community enforcement issues including animal control, parking, property standards, and bylaw complaints and inquiries.



903

Total Bylaw requests logged

The most popular requests were:



32%
Parking



25%
Animal control



15%
Property standards/
tidy yard



13%
Bylaw
complaints



4,397

Parking infractions issued

Tickets are issued for violations of the Municipal Traffic and Parking Bylaw, such as parking at an expired meter, parking contrary to signs, and parking in no parking zones.



15

**Part I Provincial Offence
Notice Fines**

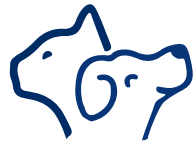
Tickets issued for non-criminal violations of provincial laws or municipal bylaws (e.g., noise/animal control). Bylaw officers issued: six animal control fines, five yard maintenance fines, three feeding of wildlife fines, and one illegal dumping fine.



8

**Part III Provincial Offence
Informations/ Summons**

Charges issued for more serious non-criminal provincial offences that initiates a formal court process requiring the defendant to appear before a justice of peace. Bylaw officers issued: seven property standards charges, two animal control charges, and one fence bylaw charge.



95

Animals impounded

In 2025, 47% of the stray pets found were dogs, and 53% were cats. Officers may be able to connect a dog with its owner if the owner has a valid dog licence. Officers will bring unclaimed pets to the City pound until they can be returned to their owner, or adopted by It's A Dog Life or The Kenora Cat Shelter.



12

Flag raisings

The City of Kenora supports community groups by hosting flag raising ceremonies at City Hall. Charitable and non-profit organizations can request a flag raising. By flying community flags, we celebrate Kenora's diversity, inclusivity, and what is important to the community.

Major property standards clean-up

Often large property standards files can take longer to complete and is often before the courts multiple times before compliance is reached. Once orders are issued or decisions of court are complete, the City has authority to conduct the clean-up to bring a property into compliance, and costs are applied to the property owner's tax roll.

Building pathways into policing careers

In January 2025, a co-op student joined the City and became the summer bylaw officer, assisting citywide enforcement from January to August. The summer focus was on parking and docking enforcement due to increased downtown activity and boat-launch traffic, allowing for full-time officers to concentrate on property standards and other bylaw calls. Since amalgamation, the City has hired summer students who have then pursued policing as a career pathway. Four former bylaw summer students have advanced into policing careers in recent years.

CORPORATE SERVICES

Communications

The Communications department handles a range of duties, including developing and implementing engagement and communication strategies, managing media inquiries, overseeing the City's corporate brand identity, and managing the City's corporate social media accounts. The team also coordinates traditional advertising with local newspapers and radio, engages in day-to-day communications, public notices, photography, develops and maintains the Kenora.ca website, and collaborates with departments to keep information about projects, events, and services up to date.



12

Surveys launched



46

Media releases



148

Public notices
issued



142

The City Compass
eNewsletters



2,437

New social media
followers



43

Newspaper
memos

From posts to participation, 2025 digital engagement success

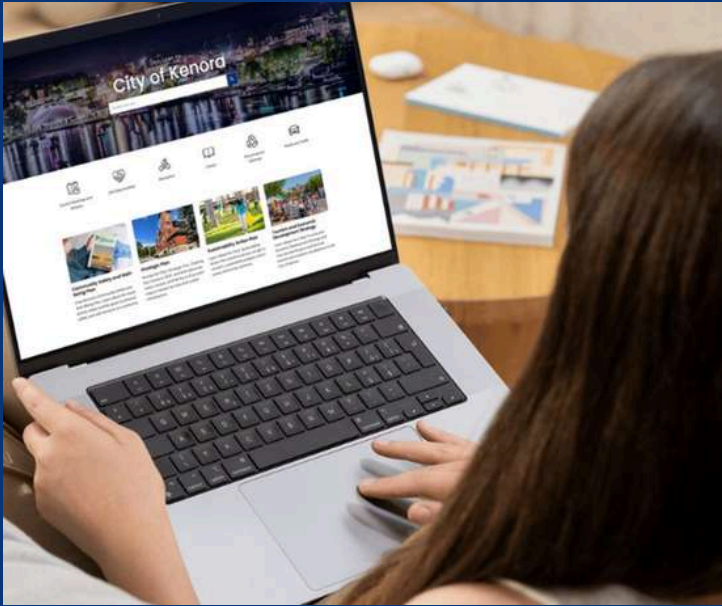
In 2025, the City's Communication team ramped up its communications efforts. The Communications Department launched 12 surveys in 2025, a 300% increase from the previous year, indicating the City's commitment to gather more formal public feedback.

There was also a rise in the number of public notices, media releases, and social media posts published, showing more frequent and proactive communication.



On the City’s corporate Facebook page, engagement grew by 55.3%, and link clicks increased by 186%, indicating residents were more interested in visiting Kenora.ca to learn more. Facebook page visits rose by 51%, and gained 2,074 new followers, an 85.3% increase compared to 2024, reflecting a larger and more engaged audience.

While Facebook remains the dominant platform, Instagram continued to see steady growth in followers, views, and engagement throughout 2025, signalling a healthy diversification of social media presence.



Website revamp with accessible design and enhanced navigation

An updated [Kenora.ca](https://kenora.ca) launched September 2025. Communications collaborated with department leads to update content, redesign, and reconfigure more than 300 webpages.

The site is AODA compliant and upgraded to WCAG 2.0 Level AA. The homepage includes a rotating feature banner, a “What’s Happening” event calendar, news, and a Public Engagement Corner (lower right) for surveys, town halls, and open houses, helping the public find information quickly.

A prominent “I Want To” button in the top right provides quick access to common needs. The new homepage also features a “Stay in the know” section, inviting visitors to sign up for updates on topics such as media releases, public notices, road closures, holiday hours, snow removal, water advisories, Council news, and the City Compass eNewsletter.

Branding and awareness of Kenora’s Community Safety and Well-Being Plan

Communications supported the [Community Safety & Well-Being \(CSWB\) Plan](#) by formatting the 128-page document, creating a brand identity, including logo, iconography, and brand guide, and updates to the CSWB Plan webpage. This separate branding approach aimed to foster community ownership and participation.



Engaging community feedback

The Communications department increased its survey activity in 2025 by partnering with multiple City departments and committees to create, launch, and collect data efficiently. The department launched 12 surveys throughout 2025:

- Backyard Composter Program Registration Sign-up
- Community Improvement Plan (CIP) Prospective Applicant Survey
- Community Survey Official Planning, Zoning Bylaw, & CIP Survey
- Swim Lessons Feedback
- Economic Development Surveys
- Municipal Accommodation Tax Survey
- 2 Housing Needs Survey
- Backyard Composter Program Fall Evaluation
- Event Hosting Survey - Jarnel Contracting Pavilion, Thistle Pavilion
- Spring Recreation Programming Feedback
- Survey - Fall Recreation Programming Feedback

These surveys reached primary audiences through a mix of channels, including the corporate website, social media, eNewsletters, TV displays in City buildings, and media releases, with Communications amplifying the message. These surveys show how cross-department collaboration can gather timely public feedback that informs planning and helps improve our community.

Oh Christmas tree

The Communications Department launched a robust Christmas campaign to showcase Kenora's community pride, collaboration, and holiday spirit. The initiatives highlighted the City, Council, local businesses, and partners' festive engagement and togetherness.

To amplify the efforts of the City's many departments and community partners involved in the annual Main Street Christmas Tree Lighting, Communications supported the event on the Kenora.ca homepage, public notices, social media, and a special newspaper thank you message.

The department also produced an arrival video for the Main Street Christmas Tree, which became the year's top-performing Facebook post, receiving:

- 115 new followers
- 110,027 views, up 78% from last year's video.
- Reaching 80,520 unique viewers, up 434% from 2024

2025's Main Street Christmas Tree Lighting event was one of the highest attendances in recent years.



Communications' role with Committees of Council

Communications provides extensive support to Committees of Council, with two notable campaigns taking place in 2025: Sustainability Advisory Committee's Composting Campaign and Accessibility Committee's AccessAbility Week.



Working together, City Communications and the Deputy Clerk put great effort into 2025's AccessAbility Week campaign. A key component was the coordination of a National AccessAbility Week Flag Design Contest, alongside substantial social media support that highlighted the student flag contest, Easter Seals Red Shirt Day, repurposing previously produced professional video content on Kenora's accessible lake living, and accessible parking throughout Kenora with a map.

Kenora Residents!

Want to try composting?

Coming soon!

Backyard composters for purchase
\$10 per unit

- Only 100 available
- First come, first served
- Limit one per household

Online Registration Opens on March 12 at 10 a.m.

Save the link!
surveymonkey.com/r/trycomposting

Proudly Supported by the City of Kenora's Sustainability Advisory Committee




Communications helped the Sustainability Advisory Committee launch a backyard composting program. Communications supported this program by publishing a media release to build excitement and drive participation, created the signup survey, launched eNewsletters, and social media that yielded high engagement. When the compost units became available, the signup list reached capacity in minutes! Due to demand, the Committee ordered an extra 100 composters to ensure all interested and eligible could participate. Additionally, Communications created a fact sheet and display boards for the Committee's composting open house.

Communications Plan and Strategy

The Corporate Communications Plan and Strategy are designed to strengthen both internal and external communications across the City. This plan builds upon the City's current communication foundation, formalizing and expanding efforts, while also introducing new initiatives to further enhance our corporate communications. The goal of the Plan is to establish coordinated and effective communication that meets the needs of Council, City administration, and the public. The Strategy is a complementary document that outlines specific goals, objectives, and actions.

CORPORATE SERVICES

Community Safety and Well-Being



In 2025, the City completed Goal 3.2.2 of the corporation's ***Strategic Plan – Charting Our Course*** ***Strategic Plan***, which was to develop and adopt a Community Safety and Well-Being (CSWB) Plan. Work on the CSWB Plan started in 2023 with the formation of the Crime Prevention and Community Well-Being (CPCWB) Advisory Committee, made up of community members and agency representatives appointed by Council, and hiring of a Community Safety and Well-Being Coordinator and Plan Consultant. Approved by Council in March 2025, the Community Safety and Well-Being Plan was created to uplift Kenora as a place where everyone can live, grow, and play in harmony.



48

Actions in the Plan



7

Priority areas in the Plan



15

Recommendations in the Plan



120+

In attendance at open house



19

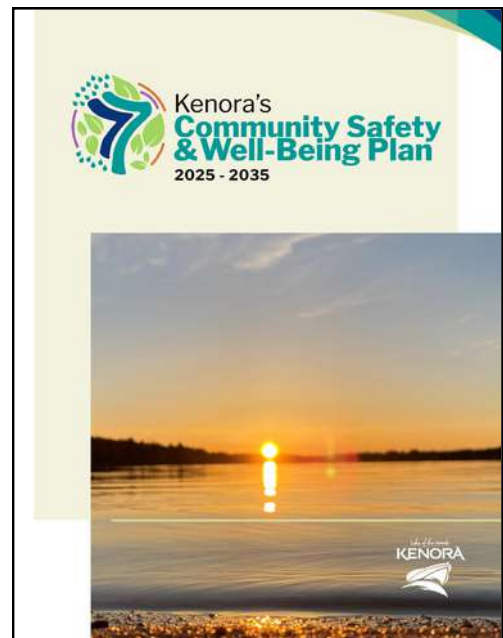
Actions started by end of 2025

Kenora's 10 Year Community Safety and Well-Being Plan

Strategic Plan, Goal 3.2.2

On March 18, 2025, City Council officially approved the anticipated Community Safety and Well-Being Plan (CSWB Plan). This 10-year CSWB Plan is the result of a collaborative process, where the voices of our diverse community have come together to shape a framework for action and change.

Building on the incredible work already underway in our city, the CSWB Plan embodies a shared vision for everyone to live, grow, and play in harmony. The CSWB Plan is a joint effort involving the City, community organizations, and residents. Its successful implementation depends on a continuous collective commitment, emphasizing that ensuring the safety and well-being of our community is a shared responsibility for all.





Crime Prevention and Community Well-Being (CPCWB) Advisory Committee

Transition to an Implementation Committee

While the CPCWB Advisory Committee was responsible for developing Kenora's Community Safety and Well-Being Plan, Council approved its transition to the Community Safety and Well-Being Plan Implementation Committee (CSWBP-IC), as recommended by the CSWB Plan.

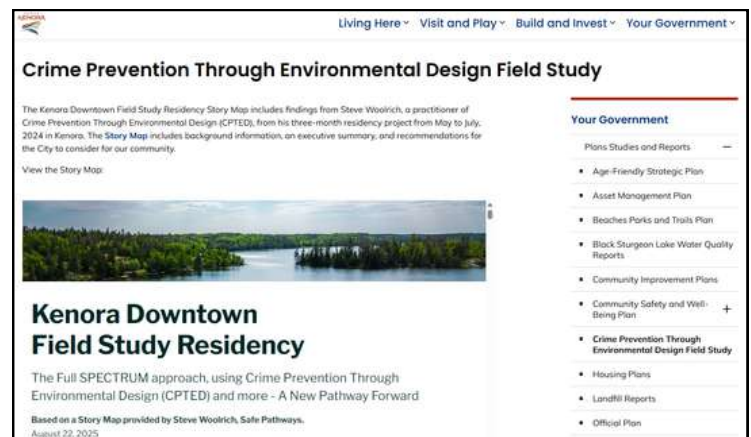
Council selected members for the Implementation Committee, consisting of a mix of new and former advisory committee members, in order to implement the Plan's recommendations and actions and to provide support for Council on community safety and well-being in Kenora. This new committee continues the efforts of the CPCWB Advisory Committee.

Crime Prevention Through Environmental Design field study, mapping out the future of Kenora

Action 3.5

During 2024, a Crime Prevention Through Environmental Design (CPTED) residency was conducted by Safe Pathways, which focused on Kenora's downtown.

In June 2025 the detailed field study and story map were presented to Council and shared online for public viewing. The story map report gives a detailed account of the consultants' observations and recommendations.



In-house CSWB Plan brand development

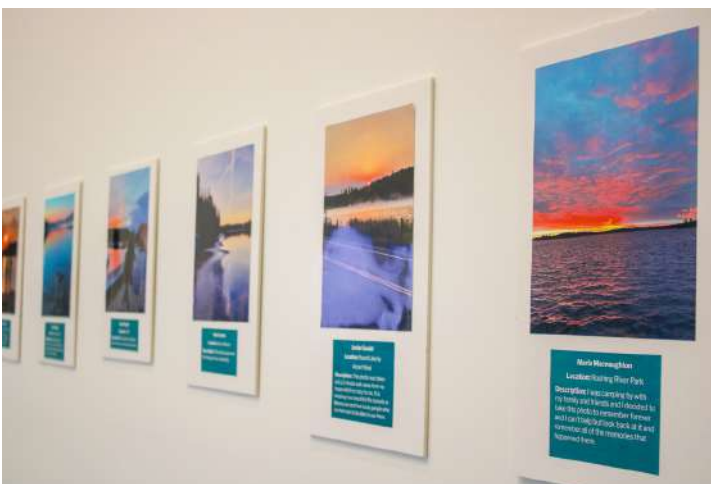
In the spring, the City's Communications Department developed unique, in-house branding for the CSWB Plan, which includes a logo, iconography, and a grand guide to standardize all CSWB Plan initiatives moving forward.

Kenora residents invited to the Community Safety and Well-Being Plan Open House

Action 1.3

On June 9, the CSWBP Implementation Committee was excited to invite local residents and community service providers to an open house for an opportunity to learn, share, and connect as our community works towards a safer, more inclusive Kenora. The CSWB Open House offered locals a chance to explore the 10-year CSWB Plan's development, seven priority areas, and learn about how they could get involved in shaping the community's future.

Highlights from the evening included an overview of the CSWB Plan, engagement opportunities with the CSWB Plan Implementation Committee and community partners, free BBQ, a kids' craft table, prizes, a photo gallery exhibit featuring entries from the 2024 youth photo contest, Our Community, Our Lens', and the unveiling of the CSWB Plan logo.





Track real-time progress of the CSWB Plan

Action 1.5

In December, the CSWBP Implementation Committee was excited to announce the launch of the CSWB Plan Progress Dashboard. The Progress Dashboard offers a clear, real-time snapshot of Kenora's Community Safety and Well-Being Plan in action.

The dashboard is built to be a practical tool that highlights the number of actions started, and the CSWB Plan's ongoing and upcoming tasks. By the end of 2025, 19 of the 48 action items had been started and are currently at various stages of development and progress.

See it. Report it. Kenora benefits.

The City of Kenora and its community partners are piloting a new way to safely address discarded needles in the Kenora region — one where we can all be part of the solution.

If you see discarded needles, you can report them for safe pickup and disposal at reportneedles.ca.

Found needles? Report them at [ReportNeedles.ca](https://reportneedles.ca)

Find out more about this pilot project at kenora.ca/communitysafety

Needle disposal pilot project

Action 3.6

Ending the year strong, the City, in collaboration with the Northwestern Health Unit, Kenora Makwa Patrol, All-Nations Health Partners-Ontario Health Team, Lake of the Woods District Hospital - Mental Health and Addictions Program, and Waasegiizhig Nanaandawe'iyewigamig (WNHAC), launched a needle disposal pilot project for 2026.

Community members can report discarded needles at [ReportNeedles.ca](https://reportneedles.ca). The announcement was made through a joint media release, further demonstrating the CSWB Plan's collaboration with community partners. This web-based app allows users to enter sightings of needles or related equipment and upload photos. It works on any internet browser, including smartphones.

CORPORATE SERVICES

Committees and Boards of Council

Council is required by provincial legislation to establish certain local boards and committees. Following each Municipal Election, Council appoints Members at-large to serve on a number of Boards, Committees, Groups or other bodies. Committees are established to provide informed advice and guidance and to facilitate public input to City Council on programs and ideas reflected in the specific Board / Committee terms of reference. They increase public engagement by involving citizens, provide expertise, and help to advance priorities of Council.

Number of
meetings



Accessibility Advisory Committee

The Accessibility Advisory Committee (AAC) works to identify, prevent and remove barriers to accessibility and inclusion throughout the City. Their goal is to improve the quality of life for all citizens by identifying and mitigating physical, technological, communication, and attitudinal barriers. The AAC refers accessibility standards such as the Accessibility for Ontarians with Disabilities Act (AODA), as well as the City's accessibility plans and policies to make Kenora more accessible for all.

5



Committee of Adjustment

The Committee of Adjustment (COA), formerly the Kenora Planning Advisory Committee (PAC), plays a crucial role in supporting planning and development within the City of Kenora, by ensuring proposals are in line with local planning goals and community interests. The COA has the authority to make decisions on applications made under the Planning Act for land division by consent and to grant minor variances and permission to existing zoning by-laws. The COA also sits as the Property Standards Appeal Committee.

9



Community Safety and Well-Being Plan Implementation Committee

The Community Safety and Well-Being Plan Implementation Committee (CSWBP-IC) leads and provides support to implement the priorities of Kenora's Community Safety and Well-Being (CSWB) Plan. This new committee continues the efforts of the Crime Prevention and Community Well-Being (CPCWB) Advisory Committee, which was responsible for developing Kenora's Community Safety and Well-Being Plan.

10

The CSWBP-IC will carry out and keep track of Kenora's Community Safety and Well-Being Plan. Their goal is to make sure the CSWB Plan's goals and actions become real projects that improve public safety, reduce crime, and enhance the well-being of the community.



Kenora OPP Detachment Board

Council enters into the written contract with the OPP and is responsible for the financial commitment of our policing costs. The primary role of the OPP Detachment Board is to establish, after consultation with the Detachment Commander, overall objectives and priorities for the provision of police services within the City. The Detachment Commander is responsible for administering the police service and overseeing its operation in accordance with the objectives and priorities established by the Board. Operational matters fall outside the Board's jurisdiction from general management to complaints regarding policing.

5



Kenora Public Library Board

The Library Board governs the library, creates policy and ensures financial accountability. Through an understanding of the community and a strong relationship with the City Council, the Board advocates for the Library as a whole. It ensures that it has clear goals and objectives for meeting community needs.

9



Property Standards Appeal Committee

The Property Standards Appeal Committee is responsible for hearing appeals from property owners who have received an order for violating the Property Standards Bylaw. The Committee's role is to ensure that properties meet the standards outlined in the City bylaws (e.g. buildings are safe and in good condition, yards are kept free from garbage, excessive storage, overgrown grass/weeds, and standing water) and the Ontario Building Code. [Learn more](#) about the property standards and complaint process.

0



Sustainability Advisory Committee

The Sustainability Advisory Committee (SAC) supports the implementation the City's adopted 10 year Sustainability Action Plan for the City of Kenora. The plan identifies areas of action to improve the long-term economic, social, and / or environmental well-being of the community and its partners to address some of the local challenges related to environmental responsibilities and concern.

9



The Muse Board

The Muse Board controls and manages the Lake of the Woods Museum and the Douglas Family Art Centre for the purpose of collecting, preserving, researching, exhibiting, and interpreting the material culture of this region and the visual arts as defined by policy. View [The Muse Board's Terms of Reference](#) for more on the responsibilities of the Board.

10

CORPORATE SERVICES

Kenora's On-Demand Microtransit Service



Launched in late 2024, The Wave is the City of Kenora's on-demand public transit service, designed to replace fixed-route buses with a more flexible, reliable, and accessible system. Riders can book trips through The Wave mobile app or by phone, and the service dynamically groups passengers traveling in similar directions to keep trips efficient and affordable.


4.9 / 5

Average rating


48,654

 Completed
trips

26

 Minutes average
pickup time

12,126

 Rider accounts
created

3

 Vehicle fleet, +1
spare

2025 marked The Wave's first full year of operation, and the results show strong growth and high rider satisfaction. Over the year, The Wave completed nearly 50,000 trips, with ridership increased through the year as several service adjustments were made. Completing almost 6 trips per hour, The Wave is among the most efficient demand-responsive transit services in Canada*. Riders consistently rated their experience highly, with an average rating of 4.9 out of 5 stars.

“

“It just gives more options for travel. The Wave is far more reliable than the old bus.”

“All of your drivers are terrific, polite, helpful, and kind.”

Rider feedback

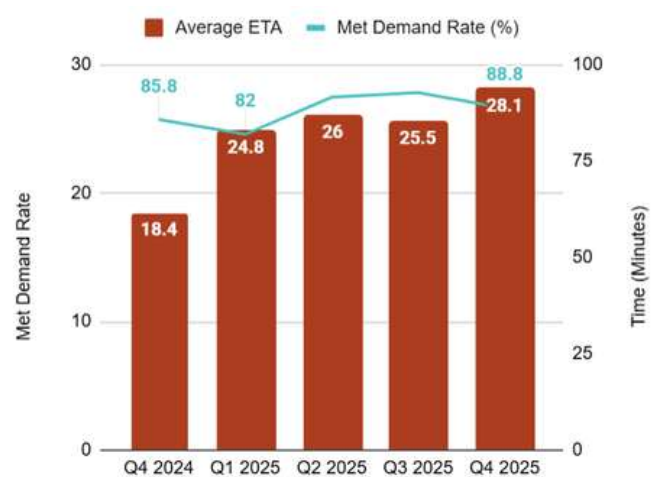
”



2025 Quarterly Ridership



2025 The Wave Rider Experience



As demand grew, the service maintained a met demand rate (or the percentage of requests who were able to get a seat) near 90%, meaning the vast majority of ride requests were successfully fulfilled. Average pickup times in 2025 were approximately 26 minutes, balancing reliability with the flexibility of shared, on-demand service.



Accessibility continues to be a cornerstone of The Wave. Wheelchair-accessible vehicles are fully integrated into the fleet, and drivers receive specialized accessibility and safety training, including securement procedures and customer-service best practices.

For many residents, The Wave is essential - surveys show that 77% of riders do not have access to a personal vehicle, and 35% report traveling more often or spending less time traveling since the service launched.

Over 14,000 rider accounts were created since the launch of The Wave, with 12,126 user accounts made in 2025. Monthly ridership is nearly three times higher than the previous transit system. With these statistics, it is clear that The Wave has become a core part of Kenora's transportation network.

As the City looks ahead, The Wave will continue to evolve to support safe, inclusive, and efficient mobility for residents and visitors alike.

*Based on per hour, per vehicle information from services operating on Via's platform.

Human Resources

The Human Resources Department is responsible for developing and implementing strategies, policies, programs and practices that ensure effective, empowered and supported leadership and staff. Strong labour relations that are aligned with the City's Unions respecting collective agreements and legislative requirements that support a positive, productive, physically and psychologically safe workplace culture is a top priority in this area.

The team provides services related to recruitment, onboarding, job evaluation and compensation, comprehensive benefits, occupational health & safety workplace wellbeing, employee relations, and labour relations.



Human Resources



5

Job Fairs



10

Post secondary
work placements



36

CUPE summer
students



4

Collective
bargaining
agreements

Building skills for the future, student growth and involvement in City careers

This summer, the City was pleased to hire 36 energetic students to support a wide range of operations. The roles span across various departments. Students received work experience in waste management operations, customer service, museum operations, yard and park maintenance, tourism and events, and recreation day camp counsellor positions.



Post-secondary work placement program fosters field exposure and municipal insight

The post-secondary work placement program was a new addition post-secondary pathways to gain access and exposure to not only their field of study, but also municipal operations. The program was structured to have an in-depth orientation, which provided insights into the history and different functions within the municipality and monthly check-ins to connect with their fellow post-secondary peers and share insights into their learning experience.

Enhancing safety at the City of Kenora

A Safety Intern was hired in February of 2025 and has contributed substantial process improvement, Standard Operating Procedure (SOP) development, incident reporting and leading various certifications for staff such as first aid, chainsaw training, and driver training.

Photo credit: Kim Pirie-Milko



Finance

The Finance Department provides financial guidance and strategic oversight to City departments ensuring fiscal responsibility and stewardship of the City's assets and finances. Cash flow is managed to ensure funds are available to fulfill the financial plan and provide stability while ensuring that necessary financial resources are available for long-term capital infrastructure replacement.

Finance

The Finance Department is responsible for the management of the City's financial operations with main areas of responsibility as follows:

- Accounts Receivable – Billing and Collections
- Accounts Payable
- Tax Collection
- Asset Management
- Financial Planning and Budget Preparation
- Financial Forecasting
- Financial Information Return
- Investment
- Treasury – Cash and Debt Management
- Purchasing
- Financial Statement Preparation
- Provincial Financial Information Return
- Policy Development, Update and Review
- Payroll



\$1.339 billion

Value of the City's
capital assets



\$16.4 million

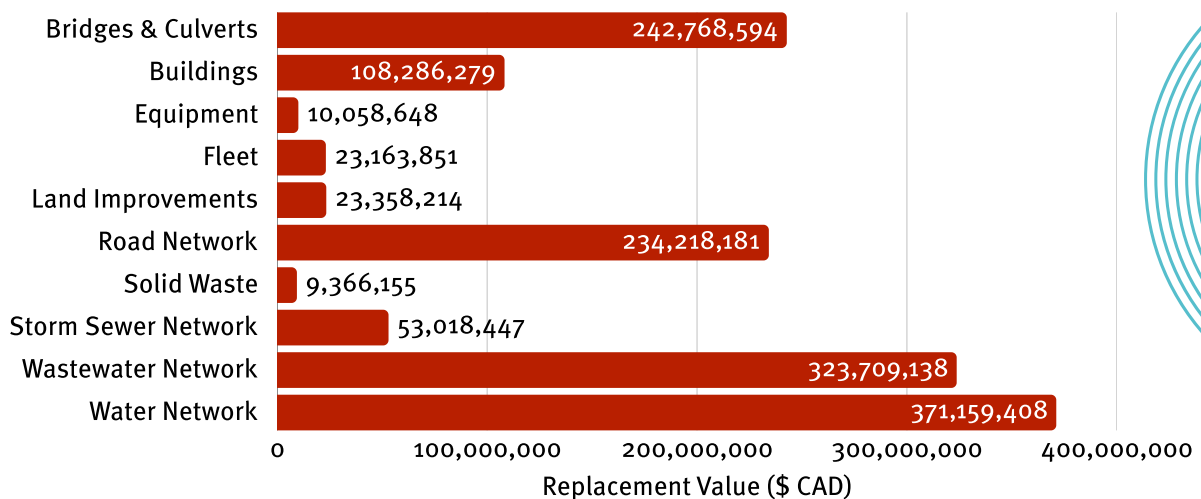
Received in grant funding



7,755

Taxable properties

Replacement Value of Capital Assets (as of 2024)



The City's total replacement value of capital assets is \$1,399,106,915. On average the City replaces or refurbishes \$10.4 million in capital assets annually, extending useful life and improving the level of service, reliability, safety, while reducing the risk of failure.

2025 grant funding received

Grant funding in municipal government acts as a crucial supplementary revenue stream—beyond property taxes—used to finance infrastructure projects, enhance community services.

\$16.4 million

in grant funding was received in 2025

City staff invest significant time and effort in researching needs, coordinating, and preparing competitive grant applications and proposals to ensure Kenora is picked to receive funding to improve our community.

\$11,668,590
in Provincial funding

71%

\$4,638,982
in Federal funding

28%

\$55,819
in Other funding

1%



In 2025, The City of Kenora received the following funding award: in 2025:

- Housing Enabling Core Service Stream of \$5,961,588
- North Ontario Heritage Fund Corporation of \$494,000

Taxation statistics

2021	2022	2023	2024	2025
Property Assessment				
\$2.073B	\$2.090B	\$2.109B	\$2.129B	\$2.145B
Number of Taxable Properties				
7,740	7,754	7,781	7,756	7,755
Average Assessed Property Value				
\$267,767	\$269,575	\$270,996	\$274,522	\$276,567
Municipal Tax Levy				
\$27.736M	\$28.557M	\$29.865M	\$31.125M	\$33.835M
Residential Property Tax Increase				
3.15%	2.17%	4.88%	3.32%	8.12%
Number of Tax Bills Sent (Interim, Final, and Supplementals)				
16,127	16,183	16,257	16,251	16,254

What do property taxes pay for?

Residential tax dollars collected are shared between the City of Kenora and other external community service providers to fund services and programs. In 2025, for every \$1,105 in property tax paid, residents receive:



\$254

Transportation

Roads and bridges, maintenance and repairs, line painting, street lighting, engineering, transit including Handi-Transit Board, parking, and vehicle and equipment fleet.



\$163

Recreation and Culture

Parks, Moncrief Construction Sports Centre administration and customer service, Bowman Electric Memorial Arena, general administration, The Muse: Lake the of the Woods Museum and Douglas Family Art Centre, programming, Kenora Public Libraries



\$109

Protection

Fire, police, emergency management, by-law services, building inspection, facilities operations, and 911 emergency access.



\$118

General government

Mayor and Council, organizational support including governance, human resources, and finance.



\$48

Economic Development, Tourism, and Planning & Building

Economic development, Northwest Business Centre, tourism including special events and the Lake of the Woods Discovery Centre, planning and building including support for affordable housing and land management.



\$7

Recycling *

Curbside and rural depot collection, drop-off depot, and transportation to recycling facility in Winnipeg.

*Recycling in 2026:

For 2026, under the new Blue Box Regulation, Ontario transitioned to a new model where producers, the organizations that produce the products and packaging, are 100 percent responsible for operating and funding the program.



\$1

Cemetery

Internments, customer service, ice candle campaign, and year round grounds maintenance.

Services not covered by tax dollars:

- water and wastewater services
- garbage (solid waste) collection and disposal

These services are funded by user fees (bag tags, water usage) and other sources of funding from Provincial or Federal Governments.



\$105

Education

Paid to school boards. It is a Provincial mandate that all ratepayers are charged a portion of Education Tax. Municipalities must collect and remit payments to the appropriate school boards as per the provincial tax rates. Education taxes are essential to maintaining and improving the quality of public education.

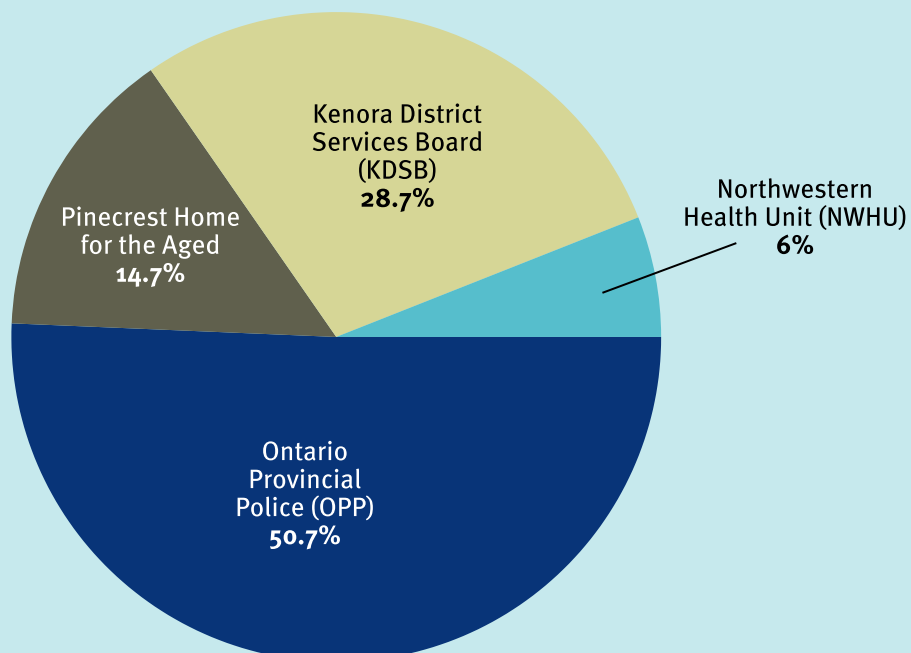


\$300

External organizations

City leadership and Council worked diligently to minimize costs and keep the budget lean while maintaining existing services and fulfilling provincially mandated external obligations.

2025 Percentage of Property Taxes Paid to External Organizations



Payroll statistics for 2025



476

T4s prepared



Accounts Payable and Accounts Receivable statistics

2021	2022	2023	2024	2025
Accounts Receivable Invoices Processed				
4,244	3,803	4,012	3,750	3,955
Accounts Payable Invoices Processed				
15,039	15,883	18,713	18,273	18,195



Photo credit: Kim Pirie Milko

Building relationships with Treaty 3 partners

Throughout 2025, Council and City departments made meaningful strides toward fostering inclusive, durable relationships with Treaty Partners. By strengthening ties with our Anishinaabe neighbours, advancing reconciliation in Kenora, supporting cultural awareness and activities, and collaborating to address community needs and opportunities, we moved toward a more inclusive city where every voice is heard.

This section outlines the initiatives, collaborations, and outcomes across City departments in 2025, detailing how teams engaged Treaty 3 partners, amplified Indigenous voices, and built partnerships that advance inclusion, broaden access to services, deepen learning, and support shared prosperity for all residents.





All Nations Hospital Project and Wiigwas Elder and Senior Care Home Announcement

In May, City Council, along side Hon. Premier Doug Ford and Hon. MPP Greg Rickford, attended the special announcement of the All Nations Hospital Project and Wiigwas Elder and Senior Care Home. After the special announcement, a reception was held at the Lake of the Wood Discover Centre.

After the announcement, the community gathered at the Lake of the Woods Discovery Centre for a reception event. Ogimaawabiitong Kenora Chiefs Advisory (KCA), reception event organizers, received the venue complimentary from the City's Tourism Department to support their event. City Communications was honoured to collaborate on a joint media release with the Lake of the Woods District hospital, KCA, and Wiigwas Elder and Senior Care.



Partners in truth, Kaatagoging book launch

In January, Mayor Poirier and Braden Murray, Director of The Muse, gathered in Winnipeg to honour the upcoming book launch of the four volume **Kaatagoging** book set. This four-volume book set, chronicling the personal stories of survivors of the residential school system. It was a privilege to hear from Indigenous voices and connect with the Hon. Wab Kinew.

In September, to further support the book launch, The Muse partnered with the Kaatagoging Survivors Group to host the **Kaatagoging** book launch at the Jarnel Contracting Pavilion on September 27, 2025. After the event the **Kaatagoging** book set was made available at the Lake of the Woods Museum, providing a resource for those who wish to learn more and support the ongoing journey of truth and reconciliation.

Council present at Indigenous lead community events

The City's Recreation was invited and glad to participate in two events hosted by Kenora Chief Advisory's Makate Waagamichiwanang Gakinaa'amaatiwin (MWG) Youth and Family Wellness Camp:

- Movement as Medicine: Sports Symposium & Sabe Bush Crawl
- Biboon Odaminowin: Winter Celebration.

Being part of these community events helps to connect and learn about Anishinaabe culture and benefits of recreation, but also provide great opportunities for City staff and locals to join in and move towards reconciliation and listen and learn from Indigenous members of the community.

Council attends Indigenous lead community events

Council is committed to attending community events and engaging with local Indigenous communities to deepen cultural understanding, build meaningful relationships, and advance reconciliation.



Annual Moose Hide Campaign Day

In May, Councillor Van Belleghem attended Kenora's [4th Annual Moose Hide Campaign Day walk](#), hosted by Ne-Chee Friendship Centre, The Kenora Association for Community Living (KACL), and WAASEGIIZHIG NANAANDAWE'-IYEWIGAMIG (WNHAC). The Moose Hide Campaign Day advocates ending violence against women and children and elevates the voices of Missing and Murdered Indigenous Women, Girls, and Two-Spirit individuals (MMIWG2S).



Jays Care Field of Dreams

In June, Mayor Poirier, Councillor Koch, and Manson joined by Hon. MPP Greg Rickford, Hon. MP Eric Melillo, Chief Skead, community youth, Elders, and Jays Care Foundation representatives to officially open the new [Jays Care Field of Dreams at the Makate Waagamichiwanang Gakinaa'amaatiwin \(MWG\) Youth and Family Wellness Camp](#). The event also marked the Indigenous Rookie League's 10th anniversary, honoring Alumni and celebrating the league's spirit of partnership, resilience, and hope.



City honoured to host Spring Feast at Tunnel Island

The City was honoured to host the 2025 Spring Feast at Tunnel Island in May.

The 2024 Fall Feast, hosted by Niisaachewan Anishinaabe, had feasted the spirits of the land and requested permission for the City of Kenora to host the Spring Feast in 2025. The City was honoured to have this honour in 2025.

During this second quarter, the City's Indigenous Relations Office had delivered invitations and tobacco to the First Nations leadership in Wauzhushk Onigum Nation, Niisaachewan Anishinaabe Nation, Washagamis Bay First Nation, and to Ojichidaa Francis Kavanaugh of Grand Council Treaty 3. Permission from First Nation leadership was granted to the City to invite Treaty 3 Elders, Drum Groups, Knowledge Keepers, Cultural Coordinators, Indigenous organizations, and community members throughout the Kenora area. Cultural protocols were followed.

Elders, community members, Council, and many staff from varying City departments were in attendance to support the event, volunteer, and learn culture protocols. The City's Indigenous Relations Office was grateful to collaborate with Treaty 3 communities to promote reconciliation and strengthen relationships rooted in respect and collaboration.



United efforts to convert arena into evacuation shelter

During May, the City's Recreation, Fire and Emergency Services, and other community organizations rallied together at the Bowman Electric Keewatin Memorial Arena to transform the space into a temporary evacuation site for members of the Wabaseemoong Independent Nations. The dry pad was set up within hours, and the arena itself was operational in under two hours, providing shelter for two days until evacuees were relocated to longer-term accommodations.

Building relationships through housing and student residence projects

The Building and Planning team continued to work with Treaty 3 partners on key community development projects in 2025 and into 2026. The Kekekoziibii Development Corporation's 24-unit affordable housing project, which will advance local housing options, and has strengthened collaboration with developers and Indigenous partners. In spring, the City performed a Site Plan Control Agreement for Lot 15 of the Former Mill Site, marking a significant step in building partnerships and supporting Indigenous-led growth.

Building and Planning also issued the building permit for the Manidoo Baawaatig Student Residence at Seven Generations Education Institute, which will enhance student housing and educational opportunities.





Staff training for National Day for Truth and Reconciliation

To honour the National Day for Truth and Reconciliation on Tuesday, September 30, all City facilities were closed and staff were encouraged to participate in learning and in events hosted by local Indigenous organizations.

In recognition of the day, staff training took place on Monday, September 29, with City Administration split into morning and afternoon sessions to maintain City service coverage throughout the day. Staff could be seen downtown Kenora on September 29 wearing orange City and Grand Council Treaty 3 branded t-shirts, demonstrating solidarity and support for those affected by the residential school system.

Training guided staff to five walkabout City locations, with short Indigenous teachings and mini-games at each station to learn local culture, language, and history. Council members assisted at the learning stations and staff BBQ. The event was a collaborative, respectful, interactive effort across departments, designed to introduce participants into culturally sensitive topics through positive, interactive, and educational experiences rooted in respect and understanding.



City participates in community events on National Day for Truth and Reconciliation

September 30 is Canada's National Day for Truth and Reconciliation, a federal statutory holiday to honor residential school survivors, their families, and communities. City representation attended two events that day: the All Children Matter Community Walk hosted by Saint Thomas Aquinas High School, and Grand Council Treaty 3's Orange Shirt Day event at the Janel Contracting Pavilion.

Winter Warmth Drive Collaboration with Kenora Makwa Patrol

The City partnered with Kenora Makwa Patrol for the Winter Warmth Drive in October to collect clean, warm clothing at Lake of the Woods Discovery Centre through November, reinforcing the City's commitment to supporting the community and fostering meaningful relationships with our Treaty partners.



City of Kenora in partnership with
Kenora Makwa Patrol hosts



Winter Warmth Drive

Donate your clean, gently used, warm clothing to those in need.

Items Needed

- sweaters
- sweatshirts
- winter jackets
- jogging pants
- hats, mitts
- blankets

Drop Off Location

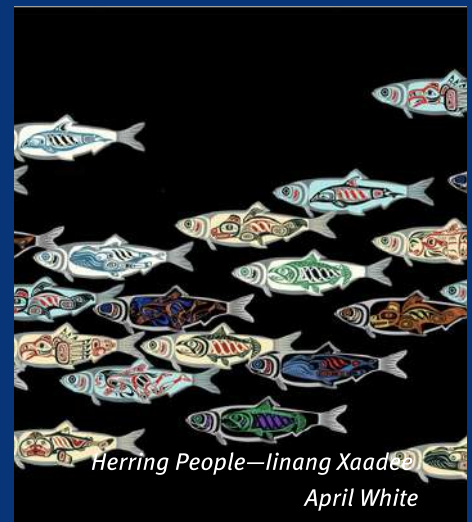
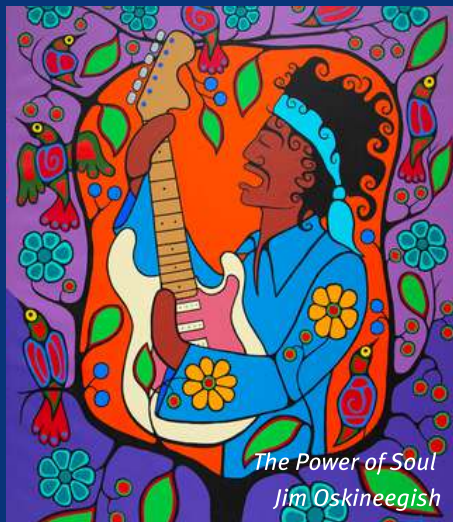
Lake of the Wood Discovery Centre
931 Lakeview Drive
Kenora, ON

Monday to Sunday
9:00 a.m. to 4:00 p.m.
Closed on November 11

Items not needed

- X dress clothes
- X summer wear
- X kids clothing

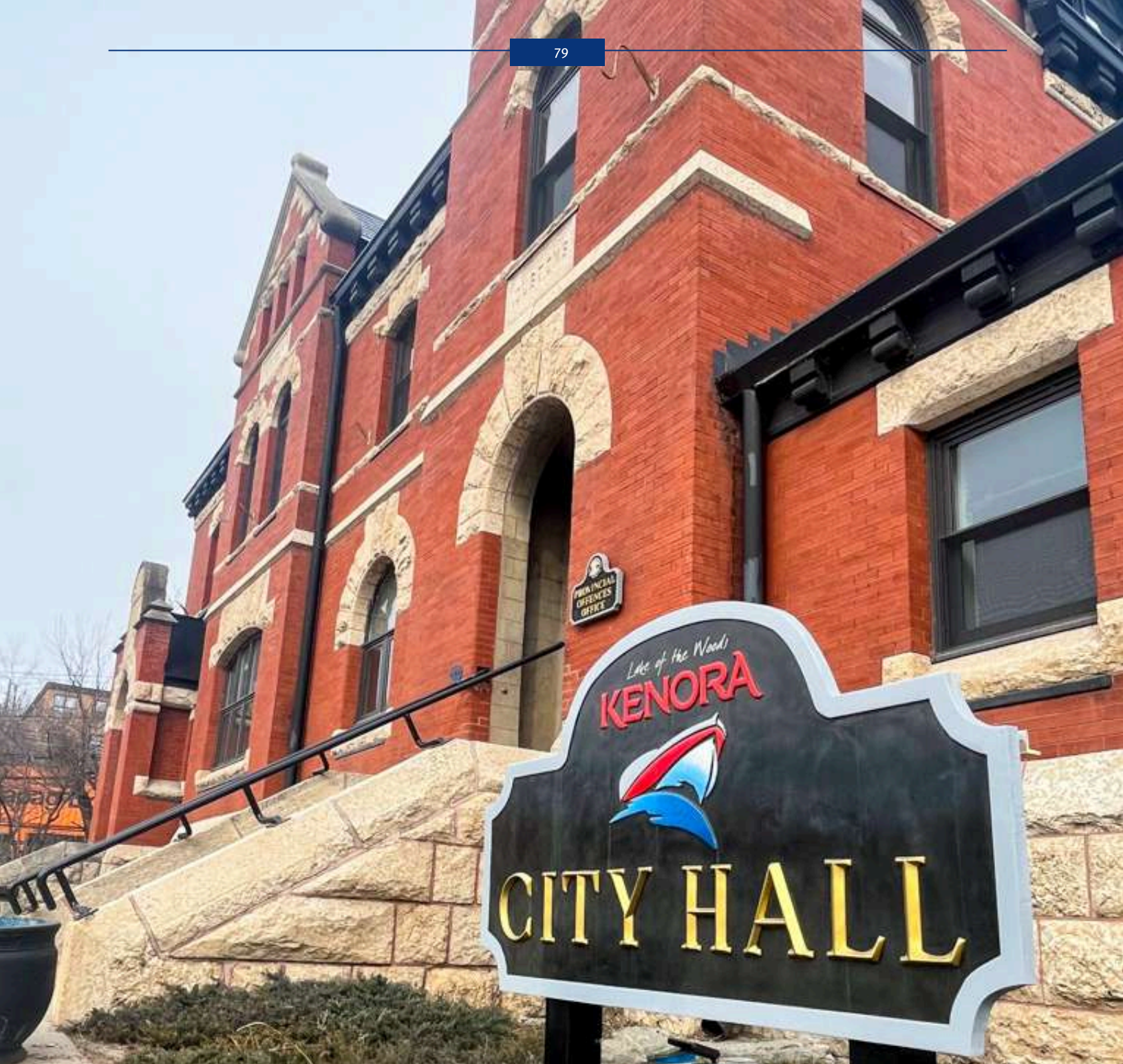
Consider donating these items to another local charity.

Exhibits at The Muse

In 2025, the Douglas Family Art Centre presented Indigenous-centred exhibitions including April White's *Herring People—linang Xaadee*, Jim Oskineegish's *Keep Yourself Alive, Solastalgia*, and *People of the Watershed* (curated by Paul Seesequasis), while the Museum marked the 150th anniversary of the *Halfbreed Adhesion to Treaty #3* through a community feature developed with Métis partners and hosted the other half of *People of the Watershed* exhibition.

Extending beyond Kenora, Muse-developed touring work broadened access to Indigenous histories—*Treaty #3: Manidoo Mazina'igan – The Sacred Document*, *Miijim: Tradition Foods of the Lake of the Woods Anishinaabe*, and *We Were Taught Differently* travelled to partner venues—and *The Red Chair Sessions: Nadya Kwandibens* was circulated to institutions in Quebec and Northwestern Ontario.



Appendix: Financial Statements

Each year, the City of Kenora staff prepare an annual report that includes the consolidated financial statements for Council and for the citizens of the City of Kenora. Council approved the 2025 Financial Statements on July 21, 2026.



2025

CONSOLIDATED FINANCIAL HIGHLIGHTS

Financial Performance Review

The purpose of this report is to highlight important financial areas within the City of Kenora, using calculated financial statement metrics and the 2025 BMA Municipal Study

Prepared For:

City Council

Prepared By:

Finance

www.kenora.ca



Current Assets and Liabilities

The current ratio is found by dividing current assets by current liabilities. A value of 1.46 demonstrates a moderately strong short-term liquidity position, with progressive year-over-year improvement from 2023. The current ratio is important because it demonstrates the municipalities ability to meet it's short-term obligations.



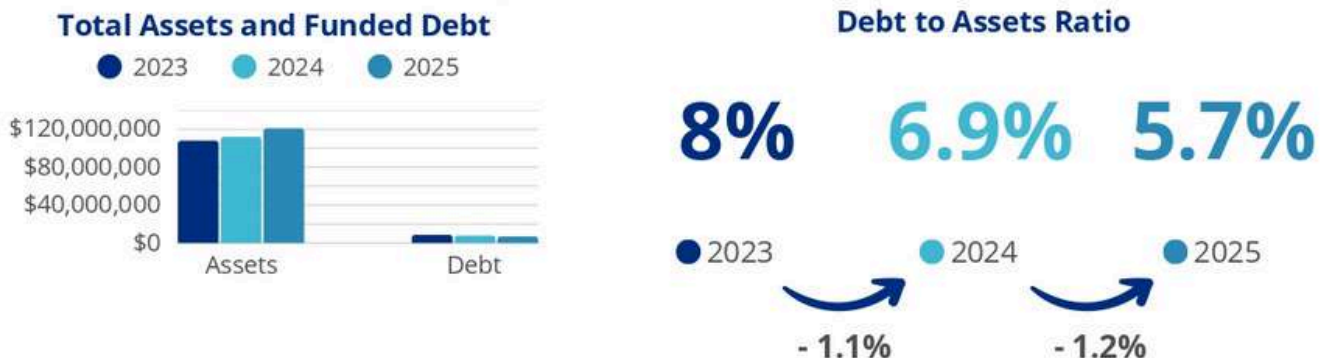
Net Financial Position per Capita

This metric demonstrates overall financial health. Kenora's financial position is much stronger than most Ontario municipalities, meaning we have strong reserves, capital, and investment balances per citizen. The Citizens' Prosperity Trust Fund is the primary driver of this substantial difference.

Kenora's 2025 per Capita	Per Capita 2024 Northern Ontario Average	Per Capita 2024 Ontario Average
\$5,471	\$1,420	\$1,013

Funded Debt to Total Assets

This metric displays total long-term debt outstanding as a percentage of total assets. The city's assets are modestly leveraged, offering flexibility for future project financing via debt.



Discretionary Tax Reserves as a % of Source Revenues

Discretionary Tax Reserves consist of reserves funded by the tax levy. It does not include rate funded services or the Citizens' Prosperity Trust. Kenora's discretionary reserves can cover 65% of yearly sources revenues, showing strong financial flexibility.

Kenora 2025

65%

Kenora 2024

70%

Ontario Average 2024

70%

Discretionary Tax Reserves per Capita

Discretionary Tax Reserves per Capita demonstrates unrestricted funds on the per Capita level. Kenora has strong reserves, two-times above average, meaning we are well equipped to handle emergencies that arise.

Kenora 2025

\$2,206

Kenora 2024

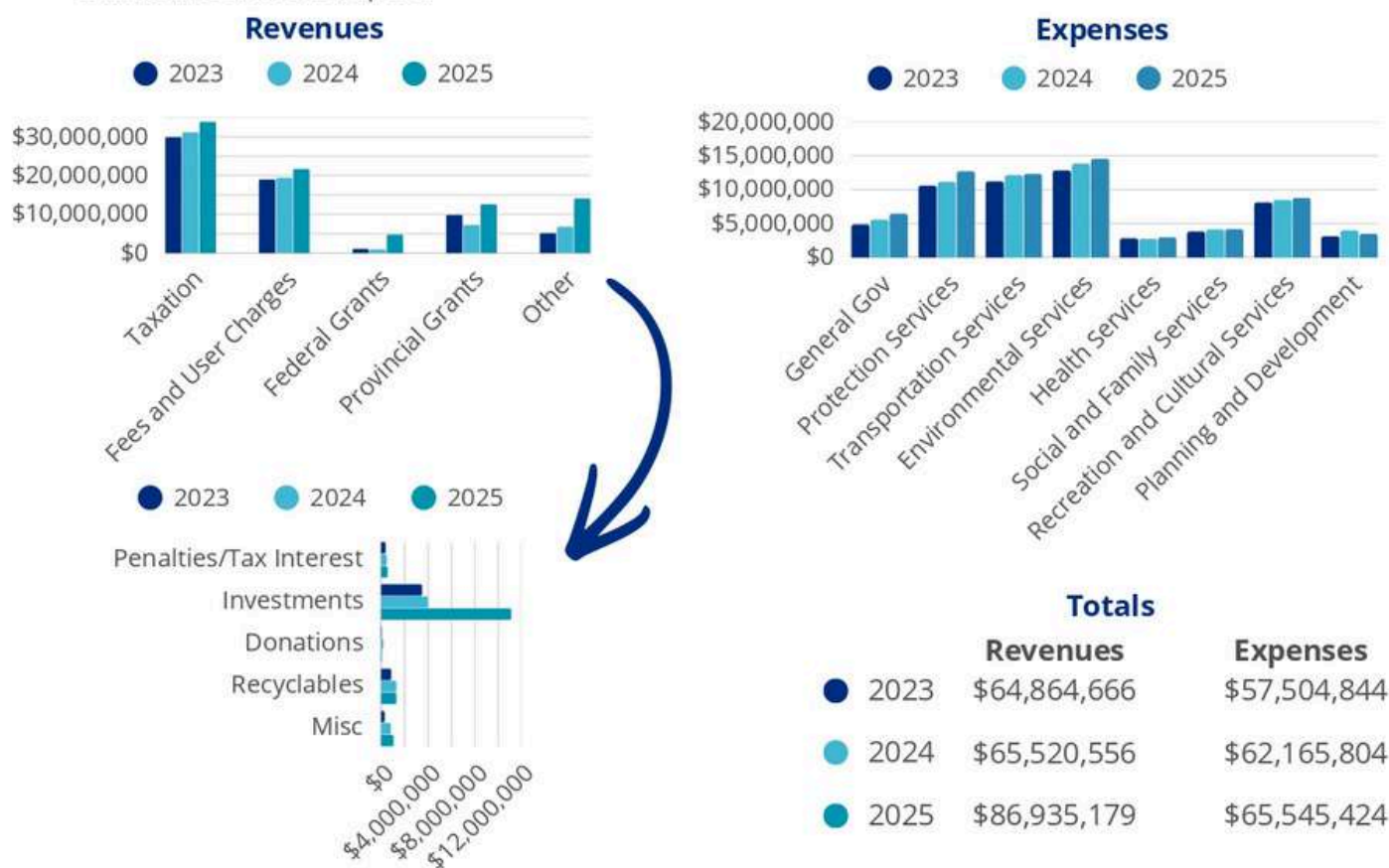
\$1,924

Ontario Average 2024

\$1,013

Breakdown of Revenues and Expenses

Revenues and Expenses have remained stable, with a significant increase in 2025 revenue as summarized in the report.



Note: The figures above include both capital and operating revenue/expenses

2025 Financial Statements

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MANAGEMENT'S RESPONSIBILITY

To the Members of Council, Citizens and Ratepayers of The Corporation of the City of Kenora:

Management is responsible for the preparation and presentation of the accompanying financial statements, including responsibility for significant accounting judgments and estimates in accordance with Canadian public sector accounting standards. This responsibility includes selecting appropriate accounting principles and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Council is composed entirely of individuals who are neither management nor employees of the City. Council is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial statements. The Council fulfils these responsibilities by reviewing the financial statements prepared by management and discussing relevant matters with management and external auditors. Council is also responsible for recommending the appointment of the City's external auditors.

MNP LLP is appointed by the Council to audit the financial statements and report directly to them; their report follows. The external auditors have full and free access to, and meet periodically and separately with, both Council and management to discuss their audit findings.

A handwritten signature in black ink, appearing to read "Ryan Marsh", is written over a horizontal line.

Ryan Marsh, Director of Finance/Treasurer

To the Members of Council, Citizens and Ratepayers of Corporation of the City of Kenora:

Opinion

We have audited the consolidated financial statements of Corporation of the City of Kenora and its subsidiaries (the "City"), which comprise the consolidated statement of financial position as at December 31, 2025, and the consolidated statements of operations and accumulated surplus, remeasurement gains and losses, changes in net financial assets and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the City as at December 31, 2025, and the results of its consolidated operations, its consolidated remeasurement gains and losses, changes in its net financial assets and its consolidated cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the City in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the City's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the City or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the City's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the City's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the City's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the City to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the City as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for the purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Thunder Bay, Ontario

July 14, 2026

MNP LLP

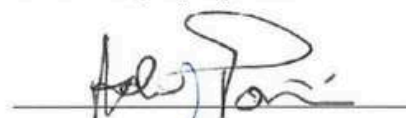
Chartered Professional Accountants

Licensed Public Accountants

THE CORPORATION OF THE CITY OF KENORA
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
31 December 2025

	2025	2024
Financial Assets		
Cash (Note 1)	\$ 25,019,731	\$ 28,208,895
Investments (Note 2)	25,979,933	20,647,601
Property taxes receivable (Note 3)	2,779,166	2,404,904
Trade and other receivables (Note 4)	10,832,915	7,388,442
Inventories held for resale	74,245	77,990
Citizens' Prosperity Trust Fund investments (Note 5)	48,396,985	44,915,984
Long term investment (Note 6)	8,000,000	8,500,000
	121,082,975	112,143,816
Liabilities		
Accounts payable and accrued liabilities	11,495,076	9,292,217
Property tax prepayments (Note 3)	2,096,988	1,897,841
Deferred revenue (Note 8)	8,321,839	10,280,042
Long term debt (Note 9)	6,901,586	7,762,104
Employee future benefits payable (Note 17, 18)	2,692,045	2,625,845
Asset retirement obligations (Note 21)	1,863,936	1,806,206
	33,371,470	33,664,255
NET FINANCIAL ASSETS	87,711,505	78,479,561
CONTINGENT LIABILITIES (Note 19)		
Non Financial Assets		
Tangible capital assets (Note 11)	207,817,074	196,386,787
Inventories of consumables and prepaids	2,155,133	2,089,905
	209,972,207	198,476,692
ACCUMULATED SURPLUS	\$ 297,683,712	\$ 276,956,253
Accumulated surplus is comprised of:		
Accumulated operating surplus (Note 10)	298,346,008	276,956,253
Accumulated remeasurement losses	(662,296)	-
	\$ 297,683,712	\$ 276,956,253

See Accompanying Notes

 Mayor

 Director of Finance/Treasurer

THE CORPORATION OF THE CITY OF KENORA
CONSOLIDATED STATEMENT OF OPERATIONS AND ACCUMULATED SURPLUS
For the year ended 31 December 2025

	2025 Budget (Note 14)	2025 Actual	2024 Actual
Revenues			
Taxation	\$ 33,852,720	\$ 33,835,023	\$ 31,124,716
Fees and user charges	20,749,880	21,692,038	19,412,570
Canada grants (Note 20)	1,385,214	4,760,082	933,312
Ontario grants (Note 20)	7,053,359	12,564,673	7,272,271
Other (Note 12)	8,542,354	14,083,363	6,777,678
	71,583,527	86,935,179	65,520,547
Expenses			
General government	5,323,616	6,478,017	5,588,105
Protection services	12,011,522	12,723,051	11,152,756
Transportation services	14,189,015	12,331,774	12,157,391
Environmental services	14,212,992	14,553,244	13,847,668
Health services	3,111,173	2,991,102	2,774,978
Social and family services	4,183,243	4,183,243	4,147,645
Recreation and cultural services	8,962,522	8,782,546	8,496,708
Planning and development	2,855,150	3,502,447	4,000,553
	64,849,233	65,545,424	62,165,804
Annual operating surplus	6,734,294	21,389,755	3,354,743
Accumulated operating surplus, beginning of year	276,956,253	276,956,253	273,601,510
Accumulated operating surplus, end of year	\$ 283,690,547	\$ 298,346,008	\$ 276,956,253

See Accompanying Notes

THE CORPORATION OF THE CITY OF KENORA
CONSOLIDATED STATEMENT OF REMEASUREMENT GAINS AND LOSSES
For the year ended 31 December 2025

	2025	2024
Accumulated remeasurement gains and losses, beginning of year	\$ -	\$ -
Unrealized gains (losses) attributable to:		
ONE Investments Kenora General	(183,001)	-
ONE Investments Citizen's Prosperity Trust	(549,574)	-
Manulife Financial Citizen's Prosperity	70,279	-
Net remeasurement losses for the year	(662,296)	-
Accumulated remeasurement losses, end of year	(662,296)	-

See Accompanying Notes

THE CORPORATION OF THE CITY OF KENORA
CONSOLIDATED STATEMENT OF CHANGES IN NET FINANCIAL ASSETS
For the year ended 31 December 2025

	2025 Budget (Note 14)	2025 Actual	2024 Actual
Annual surplus	\$ 6,734,294	\$ 21,389,755	\$ 3,354,743
Acquisition of tangible capital assets	(11,422,300)	(20,892,872)	(10,942,796)
Amortization of tangible capital assets	9,236,405	9,236,403	9,058,727
Loss on sale of tangible capital assets	-	166,242	243,300
Proceeds on sale of tangible capital assets	-	59,940	57,495
	4,548,399	9,959,468	1,771,469
Acquisition of prepaid expenses and inventories of consumables	(3,072,645)	(3,072,645)	(3,864,932)
Net use/consumption of inventories of consumables and prepaids	3,007,417	3,007,417	3,331,493
Accumulated remeasurement losses	(662,296)	(662,296)	-
	(727,524)	(727,524)	(533,439)
Net change in net financial assets	3,820,875	9,231,944	1,238,030
Net financial assets, beginning of year	78,479,561	78,479,561	77,241,531
Net financial assets, end of year	\$ 82,300,436	\$ 87,711,505	\$ 78,479,561

See Accompanying Notes

THE CORPORATION OF THE CITY OF KENORA
CONSOLIDATED STATEMENT OF CASH FLOWS
For the year ended 31 December 2025

	2025	2024
Operating transactions		
Annual surplus	\$ 21,389,755	\$ 3,354,743
Items not involving cash		
Accretion of asset retirement obligation, net of disposals	57,730	75,559
Amortization	9,236,403	9,058,727
Loss on disposal of tangible capital assets	166,242	243,300
Increase in employee future benefits payable	66,200	26,213
	30,916,330	12,758,542
Change in non-cash working capital balances		
Property taxes receivable	(374,262)	(269,827)
Trade and other receivables	(3,444,473)	1,136,316
Inventories	(61,483)	(522,187)
Accounts payable and accrued liabilities	2,202,859	1,095,252
Property tax prepayments	199,147	90,185
Deferred revenue	(1,958,203)	2,387,642
	27,479,915	16,675,923
Capital transactions		
Acquisition of tangible capital assets	(20,892,872)	(10,942,796)
Proceeds on sale of tangible capital assets	59,940	57,495
	(20,832,932)	(10,885,301)
Investing transactions		
Long term investment - note receivable	500,000	500,000
Net cost increase of investments	(5,515,333)	(721,654)
Net cost increase in Citizens' Prosperity Trust Fund investments	(3,960,296)	(589,563)
	(8,975,629)	(811,217)
Financing transactions		
Principal repayments on long term debt	(860,518)	(843,312)
Net change in cash and equivalents	(3,189,164)	4,136,093
Cash, beginning of year	28,208,895	24,072,802
Cash, end of year	\$ 25,019,731	\$ 28,208,895

See Accompanying Notes

THE CORPORATION OF THE CITY OF KENORA
SIGNIFICANT ACCOUNTING POLICIES
For the year ended 31 December 2025

The consolidated financial statements of the City are the responsibility of management. They have been prepared in accordance with Canadian generally accepted accounting principles established by the Public Sector Accounting Board of Chartered Professional Accountants Canada. The City provides municipal services such as fire, public works, planning, parks, recreation and other government services. Significant aspects of the accounting policies adopted by the City are as follows:

a) Basis of Accounting

Revenues and expenses are reported on the accrual basis of accounting. Under the accrual method of accounting, revenues are recognized in the period in which the transactions or events that give rise to the revenues occurred. Expenses are recognized as they are incurred and measurable as a result of receipt of goods or services and the creation of a legal obligation to pay.

b) Basis of Consolidation

The consolidated financial statements reflect the assets, liabilities, revenues and expenses of the current fund, capital fund, reserves and reserve funds of all municipal organizations, committees and boards and internally restricted entities which are owned or controlled by the City. All interfund assets, liabilities, revenues and expenses have been eliminated on consolidation.

The following boards and municipal enterprises owned or controlled by the City have been consolidated:

Kenora Public Library
Lake of the Woods Cemetery
Lake of the Woods Museum/Douglas Family Art Centre

The Provincial Offences Fund is a government partnership where the City has shared control over the board / entity. The City's pro-rata share of the assets, liabilities, revenues and expenses are reflected in the financial statements using the proportionate consolidation method. The City's proportionate interest of 69.40% (2024 - 69.40%) of the Provincial Offences Fund is reflected in the consolidated financial statements.

The financial activities of certain entities associated with the City are not consolidated. The City's contributions to these entities are recorded in the Consolidated Statement of Operations and Accumulated Surplus. The entities that are not consolidated are as follows:

Northwestern Health Unit
Kenora District Services Board
Kenora Handi Transit
District of Kenora Home for the Aged

c) Use of Estimates

The preparation of consolidated financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and the reported amounts of revenues and expenses during the period. Significant estimates include assumptions used in estimating provisions for doubtful accounts relating to property taxes receivable and trade and other receivables, useful lives of tangible capital assets, employee future benefit liabilities, contaminated sites, contingencies, timing and discount rate of asset retirement obligations, and other accrued liability amounts. These estimates and assumptions are based on the City's best information and judgment and may differ significantly from actual results.

THE CORPORATION OF THE CITY OF KENORA
SIGNIFICANT ACCOUNTING POLICIES
For the year ended 31 December 2025

d) Financial Instruments

Financial instruments are recorded at either fair value, cost, or amortized cost at initial recognition. The City's financial instruments and measurement basis include:

- Cash includes cash on hand and bank deposits and is reported at fair value.
- Investments consist of equity and bond funds. Equity instruments are quoted in an active market and are reported at market value. Unrealized changes in market value are recognized in the statement of remeasurement gains and losses until they are realized, when they are transferred to the consolidated statement of operations and accumulated surplus.
- The Citizens' Prosperity Trust Fund investments consist of equity, bond funds and a high interest savings account and are reported at market value. Unrealized changes in market value are recognized in the statement of remeasurement gains and losses until they are realized, when they are transferred to the consolidated statement of operations and accumulated surplus.
- Property taxes receivable, trade and other receivables are measured at amortized cost less any allowance. Valuation allowances are made to reflect receivables at the lower of cost and net recoverable value when collectability and risk of loss exists. Changes in valuation allowances are recognized in the Statement of Operations and Accumulated Surplus. Interest is accrued to the extent it is deemed collectible.
- Accounts payable and accrued liabilities and long term debt are measured at cost or amortized cost.

All financial instruments are tested for impairment annually, or more frequently when changes in circumstances indicate the financial instrument could be impaired. When a decline is determined to be other than temporary, the amount of the loss is reported in the Statement of Operations and Accumulated Surplus.

Transaction costs on the acquisition, sale or issue of financial instruments are charged to the financial instrument for those measured at amortized cost. Transaction costs are expensed for financial instruments measured at market value.

e) Consolidated Statement of Remeasurement Gains and Losses

By presenting remeasurement gains (losses) separately, changes in the carrying value of financial instruments arising from fair value measurement and unrealized foreign exchange gains (losses) are distinguished from revenues and expenses reported in the statement of operations. The statement of operations reports the extent to which revenues raised in the period were sufficient to meet the expenses incurred. Remeasurement gains (losses) do not affect this assessment as they are recognized in the statement of remeasurement gains and losses. Taken together, the two statements account for changes in a City's net assets

Upon settlement, the cumulative gain (loss) is reclassified from the statement of remeasurement gains and losses and recognized in the statement of operations. Interest and dividends attributable to all financial instruments are reported in the statement of operations.

f) Asset Retirement Obligation

A liability for an asset retirement obligation is recognized when there is a legal obligation to incur retirement costs in relation to a tangible capital asset; the past transaction or event giving rise to the liability has occurred; it is expected that future economic benefits will be given up; and a reasonable estimate of the amount can be made.

The liability is recorded at an amount that is the best estimate of the expenditure required to retire a tangible capital asset at the financial statement date. This liability is subsequently reviewed at each financial reporting date and adjusted for the passage of time and for any revisions to the timing, amount required to settle the obligation or the discount rate.

Upon the initial measurement of an asset retirement obligation, a corresponding asset retirement cost is added to the carrying value of the related tangible capital asset if it is still in productive use. This cost is amortized over the useful life of the tangible capital asset. If the related tangible capital asset is unrecognized or no longer in productive use, the asset retirement costs are expensed.

THE CORPORATION OF THE CITY OF KENORA
SIGNIFICANT ACCOUNTING POLICIES
For the year ended 31 December 2025

g) Revenue Recognition

The City recognizes taxation revenue on an annual basis using total assessment values for the year and annually established tax rates set by Council for each class or type of property, in accordance with legislation and Council approved policies, in order to raise the revenues required to meeting operating budget requirements. Property assessment values are provided by the Municipal Property Assessment Corporation. The City is required by the Ontario Education Act to collect and remit education support levies established by the Province.

Taxes are recorded at estimated amounts when they meet the definition of an asset, have been authorized and the taxable event occurs. For property taxes, the taxable event is the period for which the tax is levied. As taxes recorded are initially based on management's best estimate of the taxes that will be received, it is possible that changes in future conditions, such as reassessments due to audits, appeals and court decisions, could result in a change in the amount of tax revenue recognized. Taxes receivable are recognized net of an allowance for anticipated uncollectable amounts.

Government transfers are recognized as revenue in the year in which events that give rise to the transfer occur, providing that the transfers are authorized, any eligibility criteria have been met, and the amounts can be reasonably estimated. Transfers consist of grants and subsidies received for various operating and capital programs. Deferred grant revenue arises when grants received are conditional upon eligible expenses being incurred and where amounts received in advance have not been fully expended on eligible expenses. Transfers are recognized as deferred revenue when transfer stipulations give rise to a liability. Transfer revenue is recognized in the statement of operations as the stipulation liabilities are settled.

User charges and fees are recognized as revenue in the period in which services are provided and there is reasonable assurance of collection. Amounts collected for which the related services have yet to be performed are recognized as a liability and recognized as revenue when the related services are performed.

Interest is recognized as it is earned. Interest earned on deferred revenue is added to the fund balance and forms part of the deferred revenue balance. Investment income earned on reserve funds is added to the fund balance and forms part of the reserve fund balance.

h) Inventories

Inventories are recorded at the lower of cost or net realizable value. Cost is determined on the average cost basis.

i) Collection of Taxes on Behalf of Other Taxation Authorities

The City collects taxation revenue on behalf of the school boards. The taxation, other revenues, expenses, assets and liabilities with respect to the operations of the school boards are not reflected in these financial statements.

j) Trust Funds

Trust funds administered by the City for the benefit of external parties are not included in these financial statements. The financial activity and position of the trust funds are reported separately.

THE CORPORATION OF THE CITY OF KENORA
SIGNIFICANT ACCOUNTING POLICIES
For the year ended 31 December 2025

k) Deferred Revenue

Funds received for specific purposes which are externally restricted by legislation, regulation or agreement and are not available for general municipal purposes are accounted for as deferred revenue on the consolidated statement of financial position. The revenue is recognized in the consolidated statement of operations in the year in which it is used for the specified purpose.

l) Pension and Other Post-Employment Benefits

The City accounts for its participation in the Ontario Municipal Employees Retirement System (OMERS), a multi-employer public sector pension fund, as an expense when contributions are due.

Standards issued by Chartered Professional Accountants Canada with respect to accounting for employee future benefits require the City to accrue for its obligations under other employee benefit plans and related costs, net of plan assets. The cost of other post-employment benefits offered to employees are actuarially determined using the projected benefit method, prorated on service and based on management's best estimate assumptions. Under this method, the projected post-retirement benefit is deemed to be earned on pro-rata basis over the years of service in the attribution period commencing at date of hire, and ending at the earliest age the employee could retire and qualify for benefits.

m) Tangible Capital Assets

Tangible capital assets are recorded at cost less accumulated amortization. Cost includes all costs directly attributable to acquisition or construction of the tangible capital assets including transportation costs, installation costs, design and engineering fees, legal fees and site preparation costs. Contributed tangible capital assets are recorded at fair value at the time of the donation, with a corresponding amount recorded as revenue. Amortization is recorded on a straight-line basis over the estimated life of the tangible capital assets commencing once the asset is available for productive use as follows:

Site improvements	25 years
Buildings	10 to 125 years
Equipment	3 to 25 years
Fleet	7 to 25 years
Docks and wharfs	10 to 50 years
Roads and bridges	10 to 50 years
Water	15 to 75 years
Waste water	15 to 100 years
Other	5 to 75 years

Assets under construction are not amortized until the asset is available for use.

n) Non Financial Assets

The City's capital assets and other non financial assets are accounted for as assets because they can be used to provide services in future periods. These assets do not normally provide resources to discharge the liabilities of the City unless they are sold.

o) Net Financial Assets

The City's financial statements are presented to highlight net financial assets as the measurement of financial position. The net financial assets of the City is determined by its financial assets less its liabilities. Net financial assets is comprised of two components, non-financial assets and accumulated surplus.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

1. CASH

	2025		2024	
Unrestricted	\$	18,299,196	\$	18,892,659
Restricted		6,720,535		9,316,236
	\$	25,019,731	\$	28,208,895

The City has a revolving demand facility to a maximum of \$5,000,000 by way of prime rate based loans bearing interest at prime less 0.75% and letters of credit bearing interest at 0.5% per annum. The prime rate was 4.45% at year-end. As at 31 December 2025, \$ nil (2024 - nil) was drawn under this facility. This facility is unsecured. Availability is subject to financial criteria and is at the discretion of the bank.

2. INVESTMENTS

	2025		2024	
	Cost	Market Value	Cost	Market Value
ONE Investment/ PH&N:				
Canadian Bond Fund	\$ 11,008,766	\$ 10,927,153	\$ 2,254,306	\$ 2,273,173
Canadian Equity Fund	6,218,300	6,487,156	2,576,208	3,566,819
Corporate Bond Fund	1,895,988	1,854,632	1,549,467	1,483,577
Global Bond Fund	-	-	7,760,397	6,969,954
Global Equity Fund	6,733,945	6,405,057	6,187,833	8,211,699
Other investments	305,935	305,935	319,390	328,641
	\$ 26,162,934	\$ 25,979,933	\$ 20,647,601	\$ 22,833,863

Investments are comprised of bond and equity funds. During the current year, the City disposed of all investments held with ONE Investment and reinvested with pooled funds managed by Phillips, Hager & North (PH&N). These investments are traded on an active market and shown at fair market value. In the prior year the ONE Investment funds were recorded at cost as they were not traded actively.

3. PROPERTY TAXES RECEIVABLE/PROPERTY TAX PREPAYMENTS

	2025		2024	
Property taxes receivable	\$	4,229,529	\$	3,646,378
Less: Allowance for doubtful accounts		(1,450,363)		(1,241,474)
		2,779,166		2,404,904
Property tax prepayments		(2,096,988)		(1,897,841)
	\$	682,178	\$	507,063

4. TRADE AND OTHER RECEIVABLES

	2025		2024	
Grant receivables	\$	5,014,676	\$	2,774,987
Utility receivables		1,784,507		1,540,327
HST rebate receivable		1,430,915		940,568
Trade/Sundry receivables		2,605,077		2,134,582
Less: Provision for doubtful accounts		(2,260)		(2,022)
	\$	10,832,915	\$	7,388,442

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

5. CITIZENS' PROSPERITY TRUST FUND INVESTMENTS	2025		2024	
	Cost	Market Value	Cost	Market Value
Cash	\$ 112,507	\$ 112,507	\$ 166,230	\$ 166,230
ONE Investment/ PH&N:				
Canadian Bond Fund	22,884,553	22,725,160	8,078,656	8,212,379
Canadian Equity Fund	11,925,435	12,174,242	3,322,591	4,410,441
Corporate Bond Fund	1,206,939	1,180,613	4,009,418	3,848,923
Global Bond Fund	-	-	20,419,352	18,243,309
Global Equity Fund	12,549,580	11,936,917	7,249,823	9,140,942
Manulife Asset Management:				
Federal Bonds	265,764	265,939	265,764	261,700
Municipal Bonds	150,624	154,658	150,624	153,073
Provincial Bonds	723,773	750,993	846,802	864,497
Corporate Bonds	477,350	494,101	700,411	706,190
Other Bonds	490,314	512,413	582,705	599,175
ONE Joint Investment Board bonds	-	-	229,000	226,941
Outstanding transfers	(1,910,559)	(1,910,558)	(1,105,392)	(1,105,392)
	\$ 48,876,280	\$ 48,396,985	\$ 44,915,984	\$ 45,728,408

The proceeds from the sale of the Kenora Municipal Telephone System, KMTS Mobility and KMTS Net were transferred to the Citizens' Prosperity Trust Fund in 2008. 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.

99% (2024-96%) of the investments are held by ONE Investment/ PH&N. Investments are comprised of bond and equity funds. During the current year, the City disposed of all investments held with ONE Investment and reinvested with pooled funds managed by Phillips, Hager & North (PH&N). These investments are traded on an active market and shown at fair market value. In the prior year the ONE Investment funds were recorded at cost as they were not traded actively. The remaining investments are managed by Manulife Asset Management and held with RBC Dexia. These investments are held in various government and bank bonds and debentures. Interest rates range from 1.0% to 4.407%. These investments mature between 2026 and 2028.

6. LONG TERM INVESTMENT

	2025	2024
Promissory note from Synergy North Corporation, receivable in annual principal instalments of \$500,000 with monthly interest instalments at the TD Canada Trust prime rate (5.45% - 31 December 2024; 4.45% - 31 December 2025). Both principal and interest payments are subject to a Subordination and Postponement Agreement between the City and Synergy North wherein neither payment may be receivable based on certain criteria.	\$ 1,069,279	\$ 1,569,279
9,100 voting, participating common shares of Synergy North Corporation, representing 8.31% of common shares issued	6,930,721	6,930,721
	\$ 8,000,000	\$ 8,500,000

On 1 January 2019, Synergy North Corporation was formed under the Business Corporations Act (Ontario) by the amalgamation of Thunder Bay Hydro Electricity Distribution Inc. and Kenora Hydro Electric Corporation Ltd. At that date, 109,506 common shares were issued. This investment is accounted for as a portfolio investment and is recorded at cost.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

7. FINANCIAL INSTRUMENTS

Financial Risk Management

The City, collectively through its consolidated entities and business and other partnerships has exposure to the following risks related to its financial instruments: credit risk, liquidity risk, and market risk. An analysis of these risks is provided below.

i. Credit Risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The City's credit risk is primarily attributable to its accounts receivable and property taxes

This risk is minimized by maintaining an allowance for doubtful accounts for potential credit losses. This allowance is based on management's estimates and assumptions regarding current market conditions, customer analysis and historical payment trends.

These factors are considered when determining whether past due accounts are allowed for or written-off. Subsequent recoveries of receivables previously provisioned are credited to the Statement of Operations.

The City's maximum exposure to credit risk at the financial statement date is the carrying value of its accounts receivable as presented on the statement of financial position.

At year end, the amounts outstanding for the City's trade and other receivables are as follows:

	2025
Current	\$ 8,635,284
31 to 60 days	308,090
61 to 90 days	291,695
Over 90 days	1,600,106
Less: Provision for doubtful accounts	(2,260)
	\$ 10,832,915

At year end, the City's management has determined that accounts receivable are impaired as illustrated in the above table. Management's assessment was based on estimates and assumptions regarding current market conditions, customer analysis and historical payment trends.

The City holds property taxes receivable in the amount of \$4,229,529 (2024 - \$3,646,378) at year end. To alleviate the credit risk, the City has made provisions for doubtful accounts amounting to \$1,450,363 (2024 - \$1,241,474) for potential brownfields identified. The remainder of property taxes receivable are protected from risk through the registration of a tax arrears certificate under section 373 of the Municipal act.

There have not been any changes from the prior year in the City's exposure to credit risk or the policies, procedures and methods it uses to manage and measure the risk.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

7. FINANCIAL INSTRUMENTS - continued

ii. Liquidity Risk

Liquidity risk is the risk that the City will not be able to meet its obligations associated with financial liabilities. The City is exposed to liquidity risk on its accounts payable and accrued liabilities and long term debt. The City's manages the exposure to liquidity risk through budgeting, cashflow monitoring and forecasting ensuring sufficient funds required for normal operating requirements on an on-going basis. The contractual maturities of long term debt are disclosed in note 9.

There have not been any changes from the prior year in the City's exposure to liquidity risk or the policies, procedures or methods it uses to manage and measure risk.

iii. Market Risk

Market risk is the risk that changes in market prices, such as interest rates or equity prices, will affect the value of the City's financial instruments. The City is exposed to market risk primarily through its investments.

During the year, the City transitioned its investments to Phillips, Hager & North (PH&N), where funds are held in professionally managed pooled investment portfolios. These portfolios are diversified by asset class and issuer and are managed in accordance with the City's investment policy, which emphasizes preservation of capital, liquidity, and income generation while providing reasonable returns within acceptable risk parameters.

Market risk is managed through diversification, adherence to approved investment guidelines, and ongoing monitoring of portfolio performance by management. The City does not engage in speculative investment activities and does not use derivative instruments.

a. Currency Risk

Currency risk is the risk that future cash flows related to financial instruments will vary due to fluctuations in foreign exchange rates. The City has limited exposure to fluctuating values of foreign currency and only exposure is through USD accounts payable. At December 31, 2025, the City has no material currency exposure.

b. Interest Rate Risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in interest rates. The City is exposed to interest rate risk on its interest-bearing investments.

The City is also exposed to interest rate risk on interest rates received on investments. The impact of fluctuations varies as the amount of investments change.

The City is subject to interest rate risk on long term debt but minimizes the risk by issuing long term fixed rate debenture debt and does not hold any variable rate debt.

c. Other Price Risk

Price risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices other than those arising from interest rate risk or currency risk. The City is exposed to price risk through its investments which include equity pooled funds. To mitigate this risk, the investment portfolio's are managed by Philips, Hager & North (PH&N) and Manulife and investments are made in accordance with an approved Investment Policy Statement. At December 31, 2025, a 10% movement in the markets with all other variables held consistent would have an estimated effect on the fair values of the City's investments of \$2,616,000 and \$4,887,000 on the City's Citizens' Prosperity Trust Fund investments.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

7. FINANCIAL INSTRUMENTS - continued

The following table presents the carrying amounts of the City's financial instruments by measurement category. Financial instruments quoted in active markets or otherwise measured at fair value are presented in the fair value column. Financial assets and liabilities that are not measured at fair value are reported at amortized cost, which reflects the amount at which the instrument is initially recognized, adjusted for principal repayments, amortization and any impairment. The carrying amounts shown below represent the City's maximum exposure to credit risk.

	2025			2024		
	Fair Value	Amortized Cost	Total December 31, 2025	Fair Value	Amortized Cost	Total December 31, 2024
Financial assets						
Cash	\$ 25,019,731	\$ -	\$ 25,019,731	\$ 28,208,895	\$ -	\$ 28,208,895
Investments	25,979,933	-	25,979,933	-	20,647,601	20,647,601
Property taxes receivable	-	2,779,166	2,779,166	-	2,404,904	2,404,904
Trade and other receivables	-	10,832,915	10,832,915	-	7,388,442	7,388,442
Citizens' Prosperity Trust Fund investments	48,396,985	-	48,396,985	-	44,915,984	44,915,984
Long term investment	-	8,000,000	8,000,000	-	8,500,000	8,500,000
Financial liabilities						
Accounts payable and accrued liabilities	\$ -	\$ 11,495,076	\$ 11,495,076	\$ -	\$ 9,292,217	\$ 9,292,217
Long term debt	-	6,901,586	6,901,586	-	7,762,104	7,762,104

iv. Financial Risk Management

Fair Value Hierarchy

The Corporation of the City of Kenora measures certain financial instruments at fair value. Fair value is defined as the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date.

The City classifies fair value measurements using a fair value hierarchy in accordance with Public Sector Accounting Standards. The hierarchy prioritizes the inputs used in measuring fair value and is classified into the following three levels:

Level 1 – quoted prices (unadjusted) in active markets for identical assets

Level 2 – inputs other than quoted prices included in Level 1 that are observable, either directly or indirectly

Level 3 – inputs that are unobservable

The fair value hierarchy gives the highest priority to Level 1 inputs and the lowest priority to Level 3 inputs.

Cash in bank accounts or broker accounts are classified as Level 1. The City's investments and Citizen's Prosperity Trust Fund investments in bond and equity funds are classified as Level 2 in the fair value hierarchy as they are valued based on unit values provided by fund administrators. There were no transfers between levels during the years ended December 31, 2025 and 2024.

Basis of Classification

Level 1

Level 1 investments consist of financial instruments that are actively traded in public markets and for which quoted prices for identical instruments are available.

Level 2

Level 2 investments consist of financial instruments whose fair values are determined using observable market inputs but are not based on quoted prices for identical instruments in an active market.

These include: pooled funds managed by Phillips, Hager & North (PH&N), including equity and fixed income pooled funds bond pooled funds, including Canadian, corporate, and global bond funds, and other fixed income investments.

Fair values for these investments are determined using valuation techniques that incorporate observable market inputs such as: market prices of underlying securities, interest rate yield curves, and credit spreads.

Level 3

The City does not hold any financial instruments classified as Level 3 as at December 31, 2025.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

8. DEFERRED REVENUE

						2025
	Opening balance	Contributions received	Externally restricted investment income	Revenue recognized	Ending balance	
Canada Community-Building Fund	\$ 4,742,589	\$ 980,342	\$ 128,832	\$ 3,468,100	\$ 2,383,663	
Dedicated gas tax	1,016,392	244,599	30,591	508,442	783,140	
Ontario Community Infrastructure Fund	3,114,308	2,393,371	69,788	2,881,675	2,695,792	
Roads deposits	-	789,940	5,865	-	795,805	
Other deferred revenue	1,406,753	939,914	261	683,489	1,663,439	
	\$ 10,280,042	\$ 5,348,166	\$ 235,337	\$ 7,541,706	\$ 8,321,839	

Canada Community-Building Fund (CCBF)

CCBF revenue is provided by the Government of Canada. The use of funding is established by a funding agreement between the City and the Association of Municipalities of Ontario. CCBF funding may be used towards designated public transit, water, wastewater, solid waste, community energy systems, roads and capacity building projects as specified in the funding agreements.

Dedicated gas tax

The Provincial Ministry of Transportation provides municipalities with \$.02 per litre of provincial gas tax to improve and expand transit. The funds can only be used to support municipal public transportation expenditures above a municipality's baseline spending.

9. LONG TERM DEBT

	2025	2024
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$318,180 including interest at 1.82%, maturing 2027	\$ 619,244	\$ 920,423
Unsecured bank loan from TD Canada Trust, repaid during the year	-	80,997
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$146,606 including interest at 2.14%, maturing 2030	687,929	816,828
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$60,009 including interest at 1.72%, maturing 2026	58,986	116,956
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$93,793 including interest at 2.24%, maturing 2031	520,827	600,970
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$22,251 including interest at 2.34%, maturing 2032	142,027	160,467
Unsecured bank loan from TD Canada Trust repayable in annual installments of \$332,393 including interest at 2.71%, maturing 2043	4,872,573	5,065,463
	\$ 6,901,586	\$ 7,762,104

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

9. LONG TERM DEBT - continued

Schedule of loan principal payments are as follows:

2026	\$	797,423
2027		754,662
2028		453,463
2029		464,209
2030		475,604
Thereafter		3,956,225
	\$	6,901,586

10. ACCUMULATED OPERATING SURPLUS

Accumulated operating surplus consists of individual fund surplus, reserves and reserve funds and internally restricted entities as follows:

	2025	2024
Current funds	\$ 4,721,928	\$ 2,955,379
Investment in tangible capital assets	200,915,488	188,624,683
Long term investment	8,000,000	8,500,000
Employee future benefits	(2,692,045)	(2,737,886)
Asset retirement obligations	(1,863,936)	(1,806,206)
	209,081,435	195,535,970
Reserves and Reserve Funds		
Working capital	4,461,465	4,461,465
Contingencies	11,557,133	5,332,211
Capital expenditure purposes	15,493,948	22,134,016
Replacement of equipment	1,734,243	1,285,629
Museum	458,951	409,055
Cemetery Columbarium	285,220	357,219
Current expenditures purposes	6,564,158	2,707,376
Total Reserves and Reserve Funds	40,555,118	36,686,971
Internally Restricted Entity		
Citizens' Prosperity Trust Fund	48,709,455	44,733,312
ACCUMULATED OPERATING SURPLUS	\$ 298,346,008	\$ 276,956,253

The investment in tangible capital assets represents amounts already spent and invested in infrastructure and other non-financial assets.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

11. TANGIBLE CAPITAL ASSETS

	Land	Site Improve- ments	Buildings	Equipment	Fleet	Docks and Wharfs	Roads and Bridges	Water	Waste Water	Work in Progress and Other	2025	2024
Cost, beginning of year	\$ 11,903,055	\$ 12,758,400	\$ 48,540,850	\$ 8,229,863	\$ 22,533,859	\$ 2,929,952	\$ 150,131,488	\$ 48,936,596	\$ 66,780,347	\$ 934,866	\$ 373,679,276	\$ 364,498,583
Additions	-	172,404	743,889	335,775	1,760,924	279,827	8,967,533	653,660	4,130,972	3,847,888	20,892,872	10,942,796
Disposals/transfers	-	354,609	334,509	(1,606,255)	(255,896)	-	(11,613)	(83,495)	(240,538)	(334,451)	(1,843,130)	(1,762,103)
Cost, end of year	\$ 11,903,055	\$ 13,285,413	\$ 49,619,248	\$ 6,959,383	\$ 24,038,887	\$ 3,209,779	\$ 159,087,408	\$ 49,506,761	\$ 70,670,781	\$ 4,448,303	\$ 392,729,018	\$ 373,679,276
Accumulated amortization, beginning of year	\$ -	\$ 4,485,116	\$ 15,305,039	\$ 5,458,509	\$ 11,769,487	\$ 1,169,480	\$ 92,472,444	\$ 18,626,924	\$ 28,005,489	\$ -	\$ 177,292,489	\$ 169,695,070
Amortization	-	507,924	1,244,045	441,814	1,263,372	126,144	3,746,507	677,485	1,229,112	-	9,236,403	9,058,727
Disposals/transfers	-	50,760	67,241	(1,068,303)	(266,404)	-	(146,929)	(91,402)	(161,911)	-	(1,616,948)	(1,461,308)
Accumulated amortization, end of year	\$ -	\$ 5,043,800	\$ 16,616,325	\$ 4,832,020	\$ 12,766,455	\$ 1,295,624	\$ 96,072,022	\$ 19,213,007	\$ 29,072,690	\$ -	\$ 184,911,944	\$ 177,292,489
Net carrying amounts, end of year	\$ 11,903,055	\$ 8,241,613	\$ 33,002,923	\$ 2,127,363	\$ 11,272,432	\$ 1,914,155	\$ 63,015,386	\$ 30,293,754	\$ 41,598,091	\$ 4,448,303	\$ 207,817,074	\$ 196,386,787

The net book value of tangible capital assets not being amortized because they are under construction (or development or have been removed from service) is \$4,650,568 (2024 - \$934,866). The City holds various works of art and historical treasures pertaining to the Lake of the Woods Museum. These items are not recognized as tangible capital assets in the financial statements because a reasonable estimate of the future benefits associated with such property cannot be made.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

12. OTHER INCOME

	2025	2024
Penalties and interest on taxation	\$ 546,686	\$ 469,423
Investment income	11,110,467	3,994,401
Donations	67,609	186,727
Collection and transportation of recyclables	1,297,841	1,301,891
Miscellaneous	1,060,760	825,236
	\$ 14,083,363	\$ 6,777,678

13. PENSION AGREEMENTS

The City and its employees contribute to the Ontario Municipal Employees Retirement System ("OMERS"), a jointly trusted pension plan. The Board of Trustees, representing plan members and employers, is jointly responsible for overseeing the management of the pension plan, including investment of the assets and administration of benefits. The pension plan is a multi-employer contributory pension plan. Basic pension benefits provided are defined. The plan has almost 665,000 active, deferred and retired members.

Each year an independent actuary determines the plan's funded status by comparing the actuarial value of invested assets to the estimated present value of all pension benefits that members have earned to date. The most recent actuarial valuation of the Plan was conducted at December 31, 2025. The results of the actuarial valuation disclosed total actuarial liabilities of \$151.3 billion (\$142.5 billion in 2024) in respect of benefits accrued for service with actuarial assets at that date of \$150.0 billion (\$139.6 billion in 2024) indicating an actuarial deficit of \$1.3 billion (\$2.9 billion in 2024). Because OMERS is a multi-employer plan, any pension plan surpluses or deficits are a joint responsibility of Ontario municipal organizations and their employees. As a result, the City does not recognize any share of the OMERS pension surplus or deficit. The Corporation of the City of Kenora paid \$1,645,334 for employer contributions to the plan in 2025 (2024 - \$1,588,529).

14. BUDGET

The Financial Plan (Budget) By-Law adopted by Council on 18 March 2025 was not prepared on a basis consistent with that used to report actual results (Public Sector Accounting Standards). The budget expensed all tangible capital expenditures rather than including amortization expense. As a result, the budget figures presented in the statements of operations and changes in net financial assets represent the Financial Plan adopted by Council on 18 March 2025 with adjustments as follows:

	2025
Financial plan (budget) by-law surplus for the year	\$ 4,147,812
Add:	
Capital expenditures	11,422,300
Debt principal repayments	1,013,905
Less:	
Budgeted transfers from accumulated surplus	(555,589)
Amortization of tangible capital assets	(9,236,405)
Accretion of ARO	(57,729)
Budget surplus per statement of operations	\$ 6,734,294

15. COLLECTION OF TAXES ON BEHALF OF OTHER TAXATION AUTHORITIES

During the year, taxation revenue of \$4,936,303 (2024 - \$4,900,935) was raised and remitted to the school boards.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

16. TRUST FUNDS

The trust funds administered by the City for the benefit of external parties have not been included in the statement of financial position nor have the operations been included in the statement of operations. At December 31, the trust funds balances are as follows:

	2025	2024
Lake of the Woods Cemetery Land Fund	\$ 20,870	\$ 18,003
Perpetual Care Fund	944,252	875,534
Langford Estate	68,969	66,931
	\$ 1,034,091	\$ 960,468

17. EMPLOYEE FUTURE BENEFITS

The City of Kenora pays certain health and dental benefits on behalf of its retired employees. Active employees are also eligible to receive non-vesting sick leave benefits. The City recognizes post-employment and non-vesting sick leave costs in the period in which the employees rendered the services. The expense for the twelve months ended 31 December 2025 was \$64,057 (2024 - \$61,363), and the resulting future employee benefit liability was \$2,626,243 at 31 December 2025 (2024 - \$2,562,187).

The main assumptions employed in the actuarial valuation prepared as at 31 December 2025 for the calculation of employee future benefits are as follows:

1. Interest (Discount) Rate

The obligation as at December 31, 2025 of the present value of future liabilities was determined using a discount rate of 4.2% and expense for the 12 months ended December 31, 2025 was determined using a discount rate of 4.2%.

2. Medical Costs

Medical costs were assumed to increase 6.3% per year to 2029 and between 3.57% and 5.83% per year thereafter.

3. Dental Costs

Dental costs were assumed to increase 4.00% per year to 2029 and between 3.57% and 3.99% per year thereafter.

4. Salary and wage rates

Salary and wage rates are assumed to increase 2.50% per year.

18. EMPLOYEE FUTURE BENEFITS PAYABLE

	2025	2024
Employee future benefits (Note 17)	\$ 2,626,243	\$ 2,562,187
Vested sick leave	65,802	63,658
	\$ 2,692,045	\$ 2,625,845

19. CONTINGENT LIABILITIES

At 31 December 2025, the Corporation of the City of Kenora has guaranteed bank indebtedness of the following: the Kenora Health Care Centre in the amount of \$4,587,250 (2024 - \$4,825,611).

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
For the year ended 31 December 2025

19. CONTINGENT LIABILITIES (continued)

The Corporation of the City of Kenora's pro-rata share of the cumulative operating deficit of the District of Kenora Home for the Aged is estimated to be \$910,017 (2024 - \$910,017). The Home's management expects to recover this deficit from projected future surpluses. A billing to Municipalities for their respective share of the deficit is not anticipated.

The Corporation of the City of Kenora has several claims and possible claims pending against it. The outcome of these claims is not yet determined and no amounts have been recorded in the accounts relating to these claims and possible claims.

The City is pursuing the expropriation of the Kenricia Hotel. As at year-end, the outcome of the process and any related costs remain uncertain and cannot be reasonably estimated. Accordingly, no liability has been recorded in these financial statements.

20. GOVERNMENT TRANSFERS

	2025	2024
Revenues		
Government of Canada grants		
Operating	\$ 101,116	\$ 128,468
Capital	4,658,966	804,844
Total Government of Canada grants	4,760,082	933,312
Province of Ontario grants		
Operating	5,524,281	4,474,724
Capital	7,040,392	2,797,547
Total Province of Ontario grants	12,564,673	7,272,271
Total Revenues	\$ 17,324,755	\$ 8,205,583
Expenses		
External transfers to others	\$ 14,105,607	\$ 12,958,751

21. ASSET RETIREMENT OBLIGATIONS

The City's financial statements include asset retirement obligations for future asbestos remediation, landfill closure and post-closure care requirements and retirement of underground fuel storage tanks. The related asset retirement costs are amortized on a straight-line basis. The liability has been estimated using a net present value technique with a discount rate of 4.6% (2024 - 4.6%). The estimated total undiscounted future expenditures are \$9,033,942.

Asset retirement obligations related to the buildings with asbestos will occur at the end of useful life. Asset retirement obligations related to the landfills will occur at regular intervals throughout its remaining useful life and its post-closure monitoring period of 15 years.

	2025	2024
Asset retirement obligation, beginning of year	\$ 1,806,206	\$ 1,730,647
Increase due to accretion expense	81,727	79,310
Liabilities settled during the year	(23,997)	(3,751)
Asset retirement obligation, end of year	\$ 1,863,936	\$ 1,806,206

Significant estimates and assumptions are made in determining the asset retirement costs as there are numerous factors that will affect the amount ultimately payable. Those uncertainties may result in future actual expenditures that are different than the amounts currently recorded. At each reporting date, as more information and experience is obtained as it relates to these asset retirement obligations, the timing, the undiscounted cash flows and the discount rates may change. Adjustments to these factors are accounted for as an adjustment to the asset retirement obligation and the related tangible capital asset in the current period on a prospective basis.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
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22. FUTURE ACCOUNTING CHANGES

The revised Conceptual Framework is effective for fiscal years beginning on or after April 1, 2026. The revised Conceptual Framework will replace the existing Conceptual Framework, which consists of PS 1000 Financial Statement Concepts, and PS 1100 Financial Statement Objectives. The City has not yet adopted the standard or determined the effect on the consolidated financial statements.

Financial Statement Presentation, PS 1202 is effective for fiscal years beginning on or after April 1, 2026. PS 1202 revises and replaces PS 1201 Financial Statement Presentation and is adopted at the same time as the revised Conceptual Framework. The City has not yet adopted this standard or determined the effect on the consolidated financial statements.

23. COMPARATIVE FIGURES

Certain of the comparative figures presented in the accompanying consolidated financial statements have been reclassified to conform with the current year's presentation.

24. SEGMENTED INFORMATION

The City of Kenora is a diversified municipal government institution that provides a wide range of services to its citizens, including fire, public transit, solid waste, water and waste water and recreation. For management reporting purposes, the City's operations and activities are organized and reported by Segment. Segments were created for the purpose of recording specific activities to attain certain objectives in accordance with special regulations, restrictions or limitations.

City services are provided by departments and their activities are reported in these functions. Certain departments that have been separately disclosed in the segmented information, along with the services they provide, are as follows:

General Government

General government encompasses all the City's administration including Council, the Administrator's office, finance and administration and human resources.

Protection Services

This segment encompasses contracted police services, fire services and by-law enforcement. The fire department is responsible to provide fire suppression service; fire prevention programs; training and education related to prevention, detection or extinguishment of fires. The by-law department is responsible for animal control and for enforcing by-laws passed by council. The building inspectors ensure an acceptable quality of building construction and maintenance of properties through enforcement of construction codes, building standards and by-laws.

Transportation Services

Transportation services are the responsibility of the public works department. This department delivers municipal public works services related to the planning, development and maintenance of roadway systems, transit, docks, wharfs and street lighting.

Environmental Services

The environmental services segment consists of three areas - water, wastewater and solid waste. The department provides drinking water and treats wastewater to a portion of the City. It also provides collection, disposal and waste minimization programs and facilities for solid waste.

THE CORPORATION OF THE CITY OF KENORA
NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
for the year ended 31 December 2025

24. SEGMENTED INFORMATION (continued)

Health Services

Health services includes contributions to the Northwestern Health Unit, the Kenora District Services Board for ambulance services and to the Lake of the Woods Cemetery.

Social and Family Services

The social and family services segment provides Ontario Works services, day care services and includes contributions to the District of Kenora Home for the Aged and to the Kenora District Services Board for social housing.

Recreation and Cultural Services

Recreation and cultural services is responsible for the maintenance of parks and open space. Also included in this segment are the Kenora Recreation Centre (ice surface, swimming pools and workout facilities) and the Keewatin Memorial Arena (ice surface). The operations of the Kenora Library and the Lake of the Woods Museum are also included in this segment.

Planning and Development

The planning and development segment includes planning, economic development and tourism. It provides services for the approval of all land development plans and the application and enforcement of zoning by-laws.

In addition, as noted in significant accounting policies, these financial statements consolidate the revenue and expenses of various entities. These entities have been separately disclosed in the segmented information which follows.

THE CORPORATION OF THE CITY OF KENORA
SCHEDULE OF CONSOLIDATED SEGMENT DISCLOSURE
For the year ended 31 December 2025

	General Government	Protection Services	Transportation Services	Environmental Services	Health Services	Social and Family Services	Recreation and Cultural Services	Planning and Development	Eliminations	2025 Total
Revenues										
Taxation	\$ 4,212,458	\$ 9,071,609	\$ 8,437,596	\$ -	\$ 2,291,851	\$ 3,437,958	\$ 4,854,758	\$ 1,528,793	\$ -	\$ 33,835,023
Fees and user charges	174,504	966,560	1,186,928	16,213,986	332,584	-	2,744,216	83,260	-	21,692,038
Government grants	528,641	1,059,830	10,827,352	-	226,725	1,242,120	4,408,527	466,177	(1,434,617)	17,324,755
Other	6,984,417	1,679,597	1,635,611	1,297,906	427,983	636,534	1,122,121	299,194	-	14,083,363
	11,900,020	12,777,596	22,087,487	17,511,892	3,269,143	5,316,612	13,129,622	2,377,424	(1,434,617)	86,935,179
Expenses										
Salaries and benefits	4,141,940	4,264,580	3,869,908	5,222,608	94,103	-	4,744,355	1,792,914	-	24,130,408
Materials and supplies	2,154,467	999,464	3,608,616	6,744,978	137,823	-	2,732,070	1,427,831	-	17,805,249
External transfer	-	7,065,072	90,882	-	2,738,598	4,183,243	26,000	74,627	-	14,178,422
Interest on long term debt	-	17,001	128,352	28,858	-	-	17,460	3,271	-	194,942
Amortization	181,610	376,934	4,634,016	2,556,800	20,578	-	1,262,661	203,804	-	9,236,403
	6,478,017	12,723,051	12,331,774	14,553,244	2,991,102	4,183,243	8,782,546	3,502,447	-	65,545,424
Net surplus (deficit)	\$ 5,422,003	\$ 54,545	\$ 9,755,713	\$ 2,958,648	\$ 278,041	\$ 1,133,369	\$ 4,347,076	\$ (1,125,023)	\$ (1,434,617)	\$ 21,389,755
	General Government	Protection Services	Transportation Services	Environmental Services	Health Services	Social and Family Services	Recreation and Cultural Services	Planning and Development	Eliminations	2024 Total
Revenues										
Taxation	\$ 3,688,328	\$ 8,227,345	\$ 7,366,180	\$ -	\$ 2,117,342	\$ 3,444,697	\$ 4,723,186	\$ 1,557,638	\$ -	\$ 31,124,716
Fees and user charges	290,418	740,926	885,201	14,722,985	294,340	-	2,263,390	215,310	-	19,412,570
Government grants	414,216	931,468	3,907,413	-	410,935	922,582	2,828,971	419,902	(1,629,904)	8,205,583
Other	2,082,701	756,780	720,322	1,668,474	171,979	279,792	887,389	210,241	-	6,777,678
	6,475,663	10,656,519	12,879,116	16,391,459	2,994,596	4,647,071	10,702,936	2,403,091	(1,629,904)	65,520,547
Expenses										
Salaries and benefits	4,118,415	3,528,718	4,077,976	4,914,899	169,060	-	4,535,615	1,713,545	-	23,058,228
Materials and supplies	1,301,807	991,566	3,233,963	6,418,332	151,079	-	2,708,261	2,072,932	-	16,877,960
External transfer	-	6,249,834	102,047	-	2,434,950	4,147,645	24,275	-	-	12,958,751
Interest on long term debt	-	22,403	134,828	29,849	-	-	19,615	5,443	-	212,138
Amortization	167,883	360,235	4,608,577	2,484,588	19,889	-	1,208,942	208,613	-	9,058,727
	5,588,105	11,152,756	12,157,301	13,847,668	2,774,978	4,147,645	8,496,708	4,000,553	-	62,165,804
Net surplus (deficit)	\$ 887,558	\$ (496,237)	\$ 721,725	\$ 2,543,791	\$ 219,618	\$ 499,426	\$ 2,206,228	\$ (1,597,462)	\$ (1,629,904)	\$ 3,354,743

For each reported segment, revenues and expenses represent both amounts that are directly attributable to the segment and amounts that are allocated on a reasonable basis. Therefore, certain allocation methodologies are employed in the preparation of segmented financial information. Taxation, payments-in-lieu of taxes, certain government grants and interest income have been apportioned based on a percentage of budgeted expenses.

THE CORPORATION OF THE CITY OF KENORA
SCHEDULE OF CONSOLIDATED SEGMENT DISCLOSURE BY ENTITY
For the year ended 31 December 2025

	City	Lake of the Woods Museum	Kenora Public Library	Provincial Offences	2025 Total
Revenues					
Taxation	\$ 33,835,023	\$ -	\$ -	\$ -	33,835,023
Fees and user charges	20,985,555	181,430	33,272	491,781	21,692,038
Government grants	17,220,960	58,580	45,215	-	17,324,755
Other	13,897,867	149,072	36,424	-	14,083,363
	85,939,405	389,082	114,911	491,781	86,935,179
Expenses					
Salaries and benefits	22,659,982	642,468	586,075	241,883	24,130,408
Materials and supplies	17,069,806	358,239	188,339	188,865	17,805,249
External transfer	15,645,719	(703,014)	(764,283)	-	14,178,422
Interest on long term debt	194,942	-	-	-	194,942
Amortization	9,149,969	33,565	52,869	-	9,236,403
	64,720,418	331,258	63,000	430,748	65,545,424
Net surplus	\$ 21,218,987	\$ 57,824	\$ 51,911	\$ 61,033	\$ 21,389,755

	City	Lake of the Woods Museum	Kenora Public Library	Provincial Offences	2024 Total
Revenues					
Taxation	\$ 31,124,716	\$ -	\$ -	\$ -	31,124,716
Fees and user charges	18,725,714	192,198	30,812	463,846	19,412,570
Government grants	8,119,437	41,296	44,850	-	8,205,583
Other	6,494,137	242,184	41,357	-	6,777,678
	64,464,004	475,678	117,019	463,846	65,520,547
Expenses					
Salaries and benefits	21,581,662	601,670	629,346	245,550	23,058,228
Materials and supplies	16,155,313	459,669	159,990	102,988	16,877,960
External transfer	14,415,507	(704,360)	(752,396)	-	12,958,751
Interest on long term debt	212,138	-	-	-	212,138
Amortization	8,971,027	32,862	54,838	-	9,058,727
	61,335,647	389,841	91,778	348,538	62,165,804
Net surplus	\$ 3,128,357	\$ 85,837	\$ 25,241	\$ 115,308	\$ 3,354,743

For each reported segment, revenues and expenses represent both amounts that are directly attributable to the segment and amounts that are allocated on a reasonable basis. Therefore, certain allocation methodologies are employed in the preparation of segmented financial information. Taxation, payments-in-lieu of taxes, certain government grants and interest income have been apportioned based on a percentage of budgeted expenses.

Photo credit: Kim Pirie-Milko



Thank you. Merci. Miigwech. Marrsî.



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