

**Municipality Of Chatham-Kent**  
**Infrastructure and Engineering Services**  
**Drainage, Asset and Waste Management**  
**Information Report**

**To:** Mayor and Members of Council

**From:** Tim Dick, C.E.T.  
Director, Drainage, Asset and Waste Management

**Date:** May 12, 2020

**Subject:** 2020/2021 Tile Loan Program Announcement

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This report is for the information of Council.

**Background**

The Ontario Ministry of Agriculture and Food/Ministry of Rural Affairs has just confirmed the 2020/2021 Tile Loan Program. The program details include an annual loan maximum of \$50,000 with an interest rate of 6% for a ten-year term. The sum of all tile loans issued to a single property owner within one program year cannot exceed \$50,000. This includes partnerships or corporations with more than one owner.

**Comments**

The Tile Loan Program details remain the same as the previous 11 years. Loans can be paid out early at any time during the ten-year term by making arrangements with Financial Services.

During the 2019/2020 Tile Loan Program year, our Municipality issued 14 tile loans totaling \$484,900 as compared with the previous year totals of 4 tile loans amounting to \$82,700. We have several applicants already signing up for work to be completed.

**Consultation**

Confirmation has been received from the Environmental Management Branch office of the Ministry of Agriculture, Food and Rural Affairs announcing that funding is available through the Tile Loan Program for the 2020/2021 fiscal year.

The Director, Financial Services was consulted and has reviewed the 2020/2021 Tile Loan Program details.

## **Financial Implications**

A total of \$3,240 was collected through tile loan inspection fees charged during the 2019/2020 Tile Loan Program. The inspection fee is included in the total eligible costs for a tile loan and the amount is established within By-law # 19-2020 passed on February 10, 2020, a by-law to establish certain user fees. Chatham-Kent is authorized to charge the inspection fee under Section 391 (1) of the Municipal Act, 2001, (S.O. 2001, c.25) and is in line with other municipalities also charging tile loan inspection fees to property owners.

Prepared by:

Reviewed by:

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Reviewed by:

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Thomas Kelly, P. Eng., MBA  
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Consulted and confirmed the content of the consultation section of the report by:

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Matt Torrance, MBA, CPA, CGA  
Director, Financial Services

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