



The Regional Municipality of Durham COUNCIL INFORMATION PACKAGE

Friday, August 8, 2025

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There are no Durham Municipalities Correspondence.	
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- Resolution passed at their Council meeting held on July 22, 2025, endorsing the resolution by the Township of Otonabee-South Monaghan, opposing Bill C-2, Section 77.5

5.2 Town of Goderich

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- Resolution passed at their Council meeting held on July 28, 2025, in opposition to Bill 17, Protect Ontario By Building Faster Act, 2025

6. Miscellaneous Correspondence

There is no Miscellaneous Correspondence.

7. Advisory / Other Committee Minutes

There are no Advisory/Other Committee Minutes

Members of Council – Please advise the Regional Clerk at clerks@durham.ca, if you wish to pull an item from this CIP and include on the next regular agenda of the appropriate Standing Committee. Items will be added to the agenda if the Regional Clerk is advised not later than noon the day prior to the meeting, otherwise the item will be included on the agenda for the next regularly scheduled meeting of the applicable Committee.

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The Regional Municipality of Durham Information Report

From: Commissioner of Finance
Report: #2025-INFO-65
Date: August 8, 2025

Subject:

Economic Update – Significant Uncertainty and Risk Remain Amid Hopes for a New Economic and Security Agreement with the United States

Recommendation:

Receive for information.



Report:

1. Purpose

- 1.1 This report updates Regional Council on the economic environment, as monitored by the Finance Department, including key economic indicators and their impacts on the local economy and Durham Region programs.

2. Risks and Uncertainty: The 2025 U.S. Trade Wars (to date)

- 2.1 Canada's current economic environment is highlighted by significant economic and financial risk and uncertainty, largely driven by trade wars initiated by the United States of America (U.S.) on Canada and virtually all of its global trading partners.
- 2.2 U.S. tariff actions and threats have been capricious, enhancing uncertainty for businesses, stock markets and consumers. Unresolved tariffs and countermeasures will continue to disrupt supply chains, increase inflationary pressures, reduce consumer and business confidence, delay investments and threaten employment, investment opportunities and growth.
- 2.3 Shifting to bilateral U.S. - Canada trade, the following provides a high-level summary of trade-related actions implemented to date (at August 5, 2025).

Effective Date	 U.S. Trade Actions	 Canadian Reactions
March 4-6, 2025	25% tariff on virtually all Canadian imports; 10% tariff on energy & energy-related resources (e.g. potash, uranium); President Trump proclaims exemptions on tariffs that are CUSMA compliant (excludes steel & aluminum).	25% surcharge on \$30 B of U.S. imports (e.g. food, alcohol, textiles, goods, building materials, textiles, etc.), with plans to add \$125B if U.S. tariffs persist (\$4.2B paused effective June 27 th citing relative domestic harm based on industry feedback).
March 12, 2025	25% tariff on steel and aluminum & derivatives.	
March 13, 2025		25% surcharge on \$29 billion U.S. imports, including steel & aluminum.
April 3, 2025	25% tariff on non-U.S. content of automobiles/light trucks - exceptions for imports that qualify for preferential tariff treatment under CUSMA.	
April 9, 2025		25% surcharge on U.S.-content of automobiles/light trucks - exceptions for imports that qualify for preferential tariff treatment under CUSMA.
May 3, 2025	25% tariff on non-U.S. automobile parts, with exceptions for imports that qualify for preferential tariff treatment under CUSMA.	
June 29, 2025		Canada cancelled its 3% digital services tax in force since June 28, 2024, to support broader trade negotiations.
August 1, 2025	50% tariff on steel/aluminum (up from 25%) & copper products (new); General tariff on non-CUSMA compliant Canadian goods 35% (up from 25%); New 40% transshipment tariff (on goods rerouted to evade 35% tariff; Suspended duty-free de minimis treatment for goods under \$800.	Canada, while prepared to increase the steel & aluminum surcharge to 50% is holding off further retaliations while negotiations continue.

- 2.4 Despite challenges, especially in Ontario's manufacturing, automotive and construction sectors, Canada's overall economic performance has shown some resilience. While specific sectors are facing more difficulties, the broader Canadian economy is, for now, still generating growth and employment opportunities.
- 2.5 However, on July 11, 2025, the day President Trump threatened, via a letter to Prime Minister Mark Carney, to increase the March 4th tariffs by 10 per cent to 35 per cent, RBC Economics noted that:
- "The threat of an increase to the 25 per cent blanket tariff rate on Canada, originally imposed in early March, is limited as long as the CUSMA exemption, which protects over 90 per cent of Canadian goods exports to the U.S., remains in place. Still, heightened trade uncertainty could trigger another round of inventory frontloading." ('U.S. and Canada Outlooks Intact Amid Reorienting Trade Flows,' RBC Economics, p.1)
- 2.6 Economic threats to Canada significantly intensified effective August 1, 2025, as noted in the table above and economic harm to Canada will depend on the duration of the U.S.-Canada trade dispute and the magnitude of further actions and counteractions beyond CUSMA. Further, consistent with threats heard from the U.S. President, the U.S. Congressional Research Service noted potential future tariffs that could affect all trading partners that are still under investigation, including for critical minerals, pharmaceuticals, semiconductors, medium and heavy-duty trucks/parts, and commercial aircraft, engines and parts. Even if a reasonable compromise can be reached on Canada-U.S. trade and security, there may be additional Canadian concessions made around longstanding U.S. grievances (e.g. agricultural market access). The situation remains fluid and volatile.
- 2.7 To highlight the great asymmetry of the relative trade dependence, while close to one third of Canada's economy is tied to trade with the U.S., less than 2.5 per cent of the U.S. economy is tied to trade with Canada. Comparing January to June 2025 to the same period in 2024, trade with the U.S. has fallen from 32.5 per cent of Gross Domestic Product (GDP) to 28.8 per cent of GDP, while U.S. trade with Canada fell from 2.4 per cent to 2.2 per cent.
- 3. Canadian Government Measures to Counter U.S. Tariffs**
- 3.1 In February 2025, the Canadian federal government announced a \$155 billion Economic Resilience Package, which includes export financing, supply chain reshoring, and workforce transition programs. This package aims to stabilize employment in vulnerable sectors, reduce exposure to U.S. trade volatility, and accelerate innovation and green transition in heavy industry.

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- 3.2 Now in effect until October 11, 2025 (extended on July 10th), the Canadian government also introduced temporary changes to Employment Insurance to support workers affected by tariffs. These changes include increased eligibility for benefits, reductions in minimum hours to qualify for benefits (to 630 hours), waiving the waiting period and extending the duration of benefits by up to an additional four weeks.
- 3.3 Effective July 14th, 2025, the Canadian government's Reciprocal Procurement Policy bars suppliers from federal contracts if they are from countries that restrict Canadian market access, notably the United States. This policy applies to new contracts and renewals of standing offers and supply arrangements, encouraging domestic sourcing in strategic sectors like defense, health, and infrastructure.
- 3.4 On July 16, 2025, the Canadian government introduced measures intended to protect and modernize the steel industry in response to U.S. tariffs and threats. Prime Minister Carney announced a comprehensive Steel Resilience Package which includes \$2.1 billion in funding for modernization, new product development decarbonization, and capacity expansion in the steel sector. This package includes tax credits, loan guarantees, and worker transition supports. Seventy million dollars in new funding will support up to ten thousand steel workers through training, reskilling, and enhanced income support programs. There is also tariff remission (i.e. rebates) for critical inputs to ease cost pressures on Canadian manufacturers.
- 3.5 The government also introduced stricter import controls to prevent market flooding from diverted global steel supplies. For countries without free trade agreements with Canada, import quotas were reduced to half of 2024 levels, with a 50 percent surtax on excess imports. For countries with free trade agreements (excluding the United States and Mexico), quotas are capped at 2024 levels, with a 50 percent surtax on excess imports. A 25 percent surtax will also be applied to steel products from any country where imports contain steel originally produced in China.
- 3.6 Bill C-5, *"The One Canadian Economy: An Act to enact the Free Trade and Labour Mobility in Canada Act and the Building Canada Act,"* received Royal Assent on June 26, 2025. At the July 22, 2025, First Ministers Conference in Muskoka, Prime Minister Carney promoted the Act, a landmark legislative initiative aimed at accelerating approvals for major infrastructure projects such as ports, pipelines, and mines. This Act is designed to streamline regulatory processes, reduce duplication across jurisdictions, and fast-track nation-building projects critical to Canada's economic resilience.
- 3.7 As part of this initiative, the federal government announced the creation of a new federal projects office, which will begin operations by Labour Day 2025. This office will coordinate intergovernmental efforts and provide a single-window approach for strategic infrastructure development, particularly in sectors impacted by U.S. tariffs.

- 3.8 The Prime Minister also confirmed that Canada will not accept a sub-optimal trade agreement with the U.S. and reaffirmed a target date of August 1, 2025, to finalize negotiations. The federal government continues to pursue maximum exemptions for Canadian industries while also preparing for long-term structural adjustments.
- 3.9 In a show of interprovincial solidarity, Ontario, Alberta, and Saskatchewan signed a Memorandum of Understanding (MOU) to jointly develop new energy and trade infrastructure.
- 3.10 Many Indigenous leaders have voiced skepticism and concern, despite requirements to consult with Indigenous rights-holders under the Building Canada Act before any project is designated in the national interest. Indigenous leaders are calling for stronger guarantees of consent, transparent project selection criteria and equitable participation in economic benefits and governance.

4. Province of Ontario Countermeasures to U.S. Tariffs

- 4.1 The \$11 billion Provincial Economic Protection Plan, included in the 2025 budget, provides immediate relief for tariff-impacted Ontario workers and businesses. On May 28, 2025, Ontario announced the Working for Workers Seven Act, which includes 18 new measures to protect workers and the economy in response to U.S. tariffs. These measures include expanded access to job training by reducing administrative barriers for capital projects under the Skills Development Fund, enhanced protections against fraudulent job postings and employment scams, and new entitlements for workers to improve support during layoffs.
- 4.2 Investments are also planned in critical minerals and infrastructure, such as the 'Ring of Fire,' and internal trade capacity to reduce U.S. dependency. Ontario also introduced a 25 percent surcharge on electricity exports to the United States to rebalance trade leverage and protect Ontario's energy sector.
- 4.3 The Trade-Impacted Communities Program, was announced in April with the 2025 Ontario Budget with \$40 million to support local projects that strengthen economic resilience, diversify supply chains, and reduce U.S. market dependency. This program is open to municipalities, economic development organizations, and sector associations.
- 4.4 Ontario has also introduced a Procurement Restriction Policy that came into effect on March 4, 2025 and restricts U.S. businesses (with less than 250 full-time employees in Canada) from participating in public sector procurements, including goods and services procurements by all ministries, provincial agencies, Ontario Power Generation, the Independent Electricity System operator and designated broader public sector organizations (e.g. hospitals, school boards etc.).

5. Consumer Price Index

- 5.1 On July 15, 2025, Statistics Canada released its Consumer Price Index data for the month of June. The Canadian Consumer Price Index (CPI) rose 1.9 per cent on a year-over-year basis in June, up from a 1.7 per cent increase in May.

- 5.2 Gas prices were nearly unchanged in June, but because prices were falling faster this time last year, the annual comparisons pushed overall inflation higher. Additionally, faster price growth for some durable goods, such as passenger vehicles and furniture, put upward pressure on the CPI in June.
- 5.3 Uncertainty surrounding international trade put upward pressure on prices for clothing and footwear in June, as the industry faced higher costs in the wake of tariffs.
- 5.4 Prices for durable goods accelerated on a year-over-year basis; they rose 2.7 per cent in June after increasing 2.0 per cent in May.
- 5.5 Passenger vehicle prices rose 4.1 per cent year over year in June following a 3.2 per cent increase in May. Used passenger vehicle prices rose 1.7 per cent in June after declining 0.1 per cent in May, with price growth occurring amid tighter inventories. This was the first year-over-year increase in used passenger vehicle prices in 18 months.
- 5.6 Prices for new passenger vehicles rose at a faster pace in June (+5.2 per cent) than in May (+4.9 per cent).
- 5.7 Furniture prices also rose at a faster pace in June (+3.3 per cent) compared with May (+0.1 per cent).
- 5.8 Prices for food purchased from stores rose 2.8 per cent year over year in June following a 3.3 per cent increase in May. The slower growth was largely a result of fresh vegetable prices, which declined 3.1 per cent year-over-year in June following a 1.0 per cent increase in May.
- 5.9 The Bank of Canada's closely watched core inflation metrics meanwhile showed no signs of easing last month.
- 5.10 Ontario's CPI rose at a faster year-over-year pace in June (+1.8 per cent) compared to in May (+1.7 per cent).

6. Bank of Canada Interest Rate Decisions (to be updated)

- 6.1 On July 30th, 2025, the Bank of Canada released its latest Monetary Policy Report, which announced its latest interest rate decision to hold rates steady at 2.75 per cent. The report opens by indicating US tariffs are significantly higher than they were at the start of 2025, and US trade policy remains unpredictable:

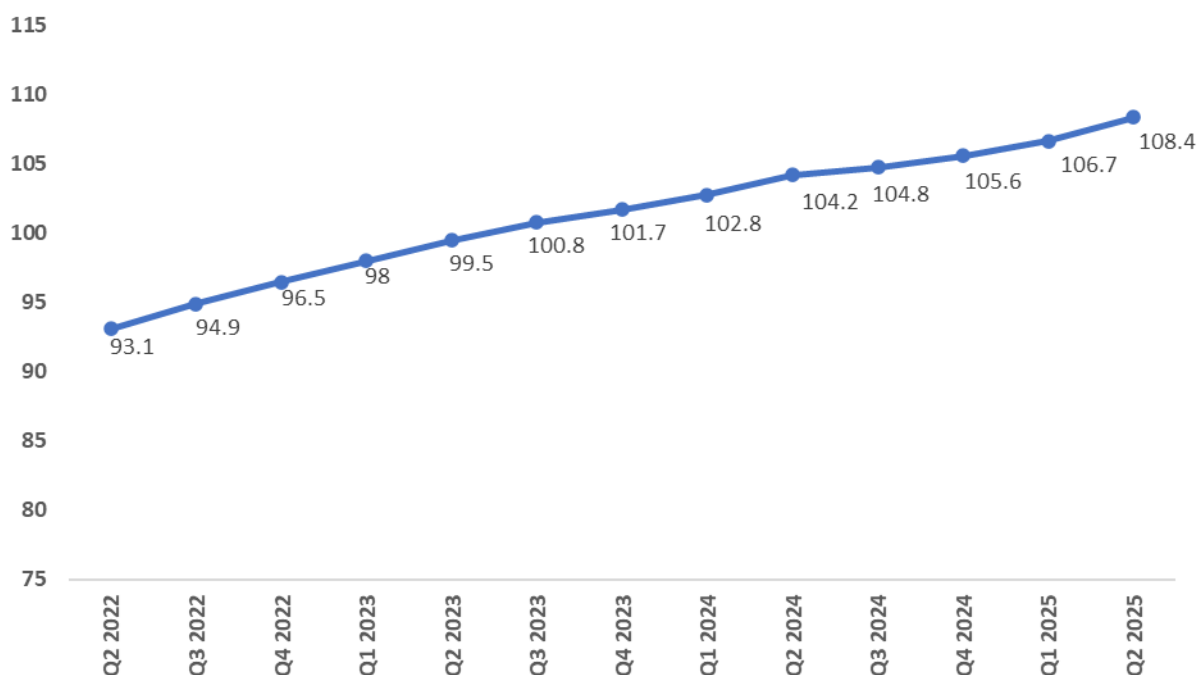
"The global trade conflict continues to evolve. Since the time of the April Report, extreme trade tensions between the United States and China have receded. The US administration has reached agreements on tariffs with some countries, which have raised US tariffs significantly from January levels. The United States has also doubled its tariffs on imports of steel and aluminum and has threatened high, broad-based tariffs on many other trading partners if

agreements are not reached soon.”.

- 6.2 The Bank noted that the Canadian economy is “showing some resilience,” though growth in business and household spending is being restrained by the uncertainty. And, while labour market conditions are weakening in trade-affected sectors, employment is holding up in other parts of the economy.
- 6.3 The report details how growth in the Canadian economy in the first quarter of 2025 was stronger than expected at 2.2 per cent, largely due to a temporary surge in exports in anticipation of US tariffs. However, the Bank estimates that growth is likely to have contracted in the second quarter. While exports and business investment have fallen, growth in consumer spending has been resilient, and spending by government has picked up.
- 6.4 The Bank’s base case economic outlook indicates that trade uncertainty will continue to weigh on economic activity. GDP growth is expected to grow by about 1 per cent in the second half of the year, and exports stabilize. GDP growth then picks up in 2027 as the impacts of trade uncertainty wane. However, the Bank indicates that due to the impact of tariffs, the level of activity is on a permanently lower path. Inflation is expected to stay close to 2 per cent over the Bank’s scenario horizon.
- 6.5 The report outlines two alternative scenarios to the base-case economic outlook, a tariff de-escalation scenario as well as a tariff escalation scenario. The scenarios demonstrate improved/worsening economic conditions compared to the Bank’s base case outlook.
- 6.6 With respect to the Bank’s inflation and growth outlook, the Bank reiterated that there are two layers of trade related uncertainty they are monitoring; the first layer is around US trade policy and the difficulties to know what tariffs and countermeasures will be imposed, how long they will last and how negotiations will play out, and the second layer being how households, businesses and governments will react and adapt to tariffs. Both layers contribute to the risk of stagflation, a mix of slow growth and rising prices, if trade tensions persist.
- 6.7 While the Bank did not announce a policy change at its July 30th rate announcement, it reiterated a data-dependent approach, meaning future rate decisions will hinge on incoming economic data, particularly around inflation dynamics, wage growth, and consumer demand.
- 6.8 The Bank of Canada’s next interest rate announcement is scheduled for September 17th, 2025.

7. Construction, Fuel and Commodity Prices

**Chart 1: StatsCan Non-residential Building Construction Price Index
Toronto, Ontario CMA
(Quarterly Increase Q1 2022 to Q2 2025)**

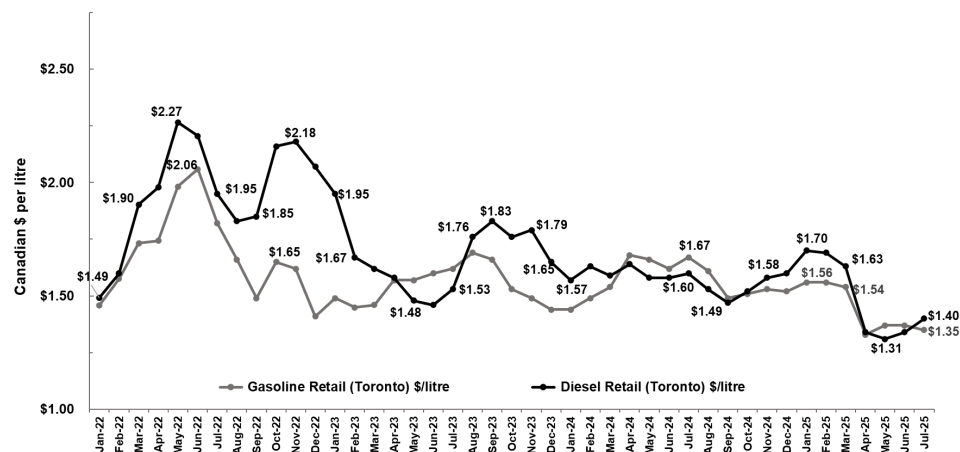


Source: Statistics Canada, table 18-10-0289-01, July 24, 2025, 2025.

- 7.1 Statistics Canada noted in its July 24, 2025, release that non-residential building construction costs for the Toronto Census Metropolitan Area (CMA) increased 1.6 per cent during the second quarter of 2025. This is higher than the average quarterly increase (1.2 per cent) since the first quarter of 2023. The year-over-year increase in non-residential construction costs was 4.0 per cent, in the second quarter of 2025 versus the second quarter 2024.
- 7.2 Fluctuating commodity and fuel prices have direct implications for Regional costs, but driven by North American and global markets, are beyond the control of the Region. These prices can be volatile, especially within the current climate of heightened geopolitical tension and economic risk and uncertainty.

- 7.3 The following provides trends and context for fuel and other commodity pricing deemed relevant to Regional operational and capital planning. U.S. tariffs, imposed or threatened, can result in direct and indirect impacts to operational and capital programs, including escalated costs, price risk premiums and supply chain disruptions. As previously reported, the Region and local stakeholders are taking proactive and collaborative steps to address potential implications for procurement, business plans and budgets, service delivery and broader economic impacts.
- 7.4 The Toronto Benchmark average monthly pricing for regular gasoline and diesel peaked during the Covid pandemic at \$2.06 per litre and \$2.27 per litre, respectively in May/June 2022. In July 2025, average monthly prices were at 1.35 per litre (34.5 per cent below the peak) for regular gasoline and \$1.40 per litre (38.3 per cent off the peak) for diesel. Year-over-year compared to July 2024, Toronto benchmark regular gasoline was 19 per cent (32 cents per litre) lower, and diesel was 13 per cent (20 cents per litre) lower. This reflects both global pricing reductions due to reduced growth, removal of the Canadian carbon tax.

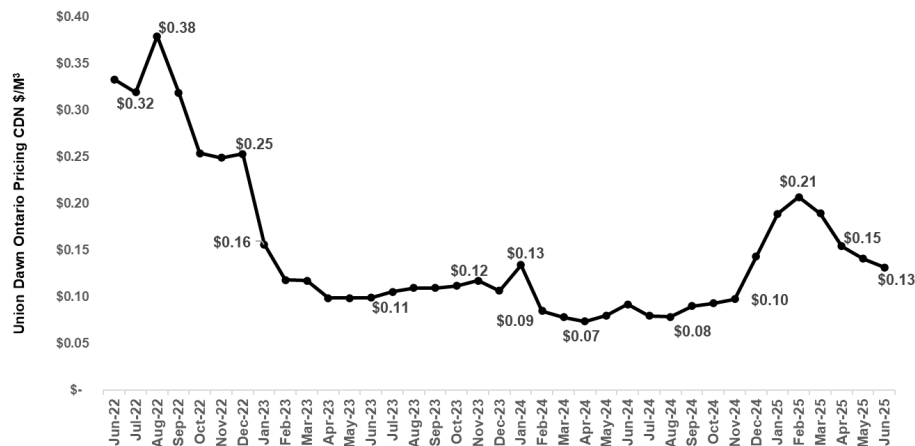
**Chart 2: Diesel and Regular Gasoline
Toronto Benchmark Monthly Averages
CDN \$/litre from January 2022 – July 2025**



Source: Natural Resources Canada, Energy

- 7.5 Based on historical data compiled by Sproule Holdings Limited, Union Dawn hub (Ontario) natural gas prices have decreased 30.3 per cent in June 2025 compared to January 2025 (down six cents to 13 cents per cubic metre). There was however a year-over-year increase of four cents compared to June 2024. The changes are largely seasonal with the year-over-year increase reflecting a relatively colder winter along with higher liquified natural gas (LNG) demands, while the drop during spring/summer reflects the seasonal demand decline and removal of the carbon tax in April.

**Chart 3: Union Dawn (Ontario) Natural Gas Prices
(June 2022 to June 2025)**



Source: Sproule Holdings Limited

- 7.6 The Statistics Canada Industrial Product Price Index (IPPI) measures price changes for products manufactured in Canada. It reflects 22 industrial product price categories. Table 1 below demonstrates year-over-year changes in industrial product pricing in manufacturing, industrial processes, and construction between June 2024 and June 2025. Industrial product prices can be anticipated to affect Regional material processing and construction costs.
- 7.7 The total IPPI index reached a high of 132.7 in May of 2022, amid the Ukraine war, supply shortages and related disruptions (IPPI base year January 2020 = 100). While each commodity reflects its own market supply and demand characteristics, the June 2025 overall IPPI is now 2.0 per cent lower than this 2022 peak, despite significant global tariff uncertainties now affecting today's markets. Year-over-year, the IPPI index is 1.7 per cent higher than June 2024. June 2025 was the ninth consecutive year-over-year increase.

- 7.8 Despite decreasing year-over-year prices for primary ferrous (iron-rich) metals (-5.5 per cent) rising industrial input prices are apparent in most other areas. The decrease in ferrous metals (primarily steel and iron) is attributed to lower fuel input costs, higher inventories and lowered demand due to lowered construction and manufacturing activity.
- 7.9 Notably, some industrial product prices have now moved higher due in part to uncertainties surrounding global trade and geopolitical tensions. Primary non-ferrous metal products are up 14.4 per cent year-over-year, and attributed to soaring prices for gold, as governments and investors turn to gold and other precious metals (e.g. silver, platinum) during heightened political instability and potential for stagnant growth, higher inflation and rising unemployment (stagflation). Higher copper and aluminum prices, also in the non-ferrous category, reflect tariffs and tariff threats, but are also due to higher demand in the green energy, electric vehicle, aerospace and packaging sectors.
- 7.10 Higher industrial product prices for cement, glass and non-metallic minerals (+ 4.1 per cent year-over-year) reflect rising global supply chain pressures and strong demand for green building initiatives, while machinery and equipment (+4.0 per cent) and chemicals (+6.8 per cent) reflect rising input and freight costs, logistics bottlenecks and shipping delays.

Table 1: Statistics Canada Industrial Product Price Index Price Levels by IPPI Product Category (June 2024 to June 2025)

Product Category	IPPI Price Index		Yr over Yr %
	Jun-24	Jun-25	
Primary Ferrous Metal Products	141.6	133.8	-5.5%
Primary Non-ferrous Metal Products	159.3	182.3	14.4%
Lumber & Wood Products	138.5	138.7	0.1%
Energy and Petroleum Products	113.7	115.1	1.2%
Fabricated Metal Products & Construction Materials	121.2	122.3	0.9%
Cement/glass/non-metallic minerals	134.2	139.7	4.1%
Electric/electronic/audiovisual/telecommunication Products	113.4	112.4	-0.9%
Machinery & Equipment	135.8	141.2	4.0%
Chemicals and Chemical Products	131.6	140.5	6.8%
Packaging Materials and Containers	120.4	121.1	0.6%
Total Industrial Product Price Index	127.9	130.1	1.7%

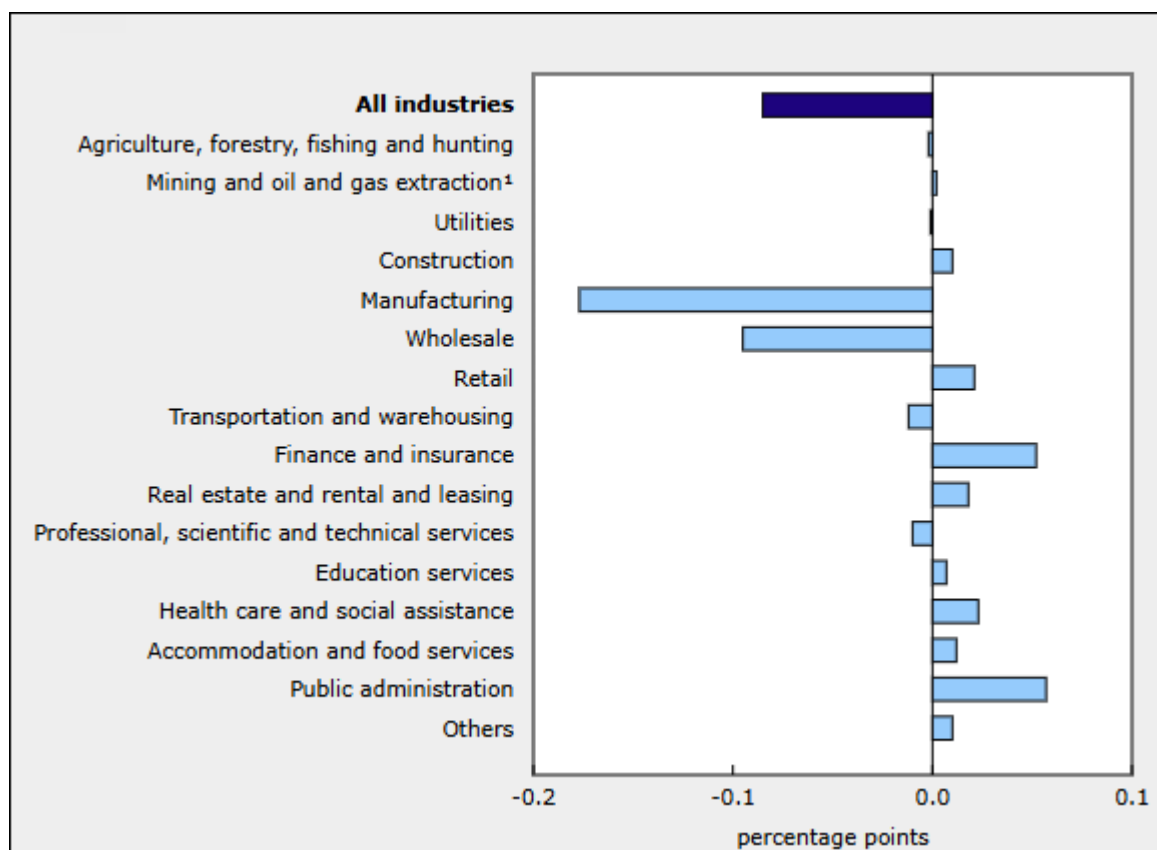
Data Source: Statistics Canada, Table 18-10-0265-01, July 21, 2025

8. Economic Growth

- 8.1 By just about every indicator, both the U.S. and Canadian economies are holding up remarkably well. When the U.S. Administration launched the global trade war, many economists and markets assumed the U.S. tariff policy would slow economic growth, drive up prices and dramatically reduce global trade.
- 8.2 However, in the U.S., employment remains strong, the economy is expanding and the expected surge in inflation hasn't materialized. Canada's economy has shown surprising resilience, as well, with consumer spending starting to pick up last month and unemployment declining.
- 8.3 It remains unclear whether the impact of tariffs was overestimated, or if further pain lies ahead. However, most private sector economists agree that the current resilience in both countries is fragile and could be quickly upended if the trade war worsens or expands.
- 8.4 The Canadian economy moderately contracted in April 2025 by 0.1 per cent, as U.S. trade disruptions hindered the export of Canadian goods. Although losses were substantial, they were relatively contained to a handful of related sectors, namely manufacturing and wholesale. Most other sectors recorded expansions.
- 8.5 The biggest drag on the economy was the manufacturing sector. The sector was down 1.9 per cent in April, the largest drop since April 2021, reflecting broad declines across both durable and non-durable goods subsectors.
- 8.6 Motor vehicles were the largest contributor to the decline in manufacturing. In April, exports of motor vehicles and parts declined 17.4 per cent, leading to a 5.2 per cent decline in output. During the month, some motor vehicle manufacturers scaled back production amid tariffs imposed on motor vehicle exports to the United States.
- 8.7 Aside from manufacturing, wholesale trade saw the largest drop in output in April, falling by 1.9 per cent with broad-based declines. The largest contributors to the slowdown in growth were motor vehicle wholesalers, along with distributors of motor vehicle parts and accessories, as both exports and imports declined in April.
- 8.8 The finance and insurance sector rose in April, by 0.7 per cent, despite uncertainty in financial markets. The announcement of U.S. tariffs on other countries around the globe on April 2 intensified trade tensions and raised concerns about a global recession. The result was an unusually high level of activity on Canadian equity markets throughout April. Financial investment services, funds and other financial vehicles contributed the most to the growth in the sector, rising by 3.5 per cent.

- 8.9 The public administration sector contributed the most to the increase in services. Federal government administration, in particular, rose 2.2 per cent in April, its first increase in nine months.

Chart 4: Main Industrial Sectors' Contribution to the Percent Change In Gross Domestic Product, April 2025



Source: Statistics Canada

- 8.10 Following a record-low national trade balance in April 2025 - coinciding with the introduction of U.S. tariffs on Canadian imports - Canada's exports showed signs of recovery in May. Despite ongoing trade challenges, total exports posted a slight rebound. Notably, the data highlights the strategic importance of diversifying Canada's export markets considering heightened trade tensions with the United States. Encouragingly, exports to countries other than the U.S. increased by 5.7 per cent in May, reaching an all-time high. This growth was driven primarily by stronger shipments of unwrought gold to the United Kingdom and crude oil to Singapore.

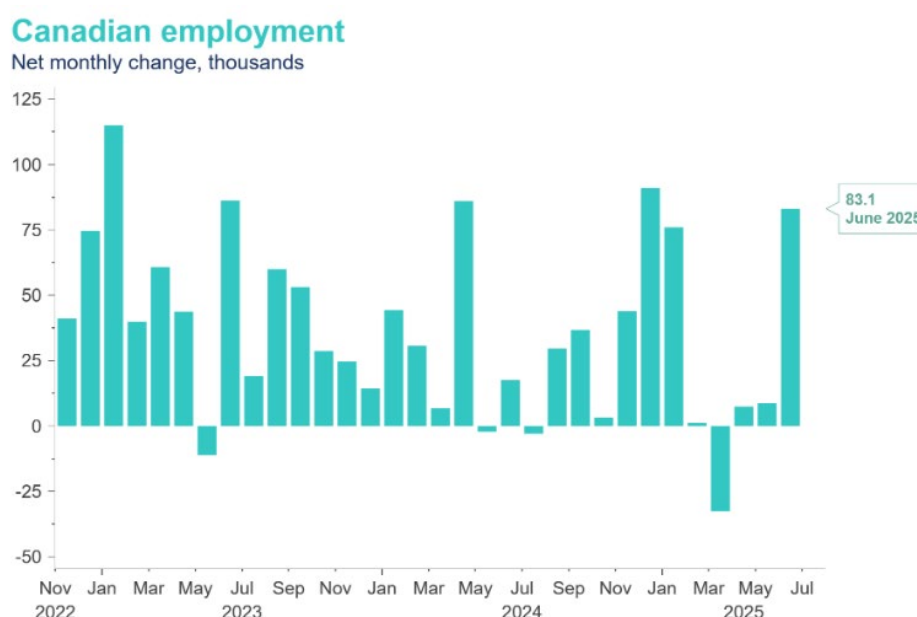
- 8.11 Imports continued to decline, falling for a third consecutive month, mainly due to the application of Canadian counter tariffs. The decline was primarily driven by reduced imports of unwrought gold, silver, and platinum group metals, as well as passenger cars and light trucks. Looking ahead, however, increased federal defense spending is expected to support higher imports of machinery and equipment, and parts. This anticipated uptick could provide a boost to both total imports and broader business investment over the coming year.
- 8.12 Canada's trade outlook continues to be overshadowed by growing uncertainty, exacerbated by U.S. Administration's decision to double tariffs on steel and aluminum to 50 per cent. This move threatens to significantly impact Canadian exporters, particularly within the auto sector, which remains deeply integrated with U.S. supply chains. The unpredictability of U.S. trade policy is undermining business confidence and contributing to broader market volatility. In addition to disrupting global trade flows, elevated tariffs are prompting shifts in consumer and business spending behaviour as firms and households adapt to rising costs and supply chain disruptions. While future negotiations may ease some of the pressure, the prolonged application of tariffs risks dampening employment, curbing investment, and slowing broader economic growth.
- 8.13 According to RBC Economics, the GDP report for May 2025 for Canada will likely show a larger 0.2 per cent decline, though most of it is expected to have reversed in June.
- 8.14 Manufacturing activity likely remains soft from ongoing trade disruptions, but the bulk of May's GDP decline is likely attributed to a sharp decline in oil production, as wildfires in Alberta significantly disrupted operations.
- 8.15 Retail activity was also soft, dragged down by lower auto sales that reversed earlier gains in March and April when consumers pulled purchases forward to front-run tariffs.
- 8.16 Losses from both factors – lower retail purchases and oil production – are expected to have at least partially recovered in June. Statistics Canada's preliminary estimate was for a 1.6 per cent increase in nominal retail sales in June following the 1.1 per cent May decline. Additionally, rebuilding efforts following natural disasters could also have supported GDP growth in other sectors. On a quarterly basis, Q2 GDP growth is tracking close to flat— aligning with the more optimistic of the two scenarios the Bank of Canada projected in its April forecast.
- 8.17 Going forward, it is broadly expected that trade uncertainties will stay relatively contained. With most of U.S.- Canada trade exempted from tariffs via an exemption for CUSMA compliant trade, Canada continues to face one of the lowest tariffs among major U.S. trade partners.

- 8.18 While U.S. demand for imports is likely to slow, including for Canadian goods, it is expected that Canadian domestic demand will remain strong, preventing the economy from falling into a recession.

9. Labour Market

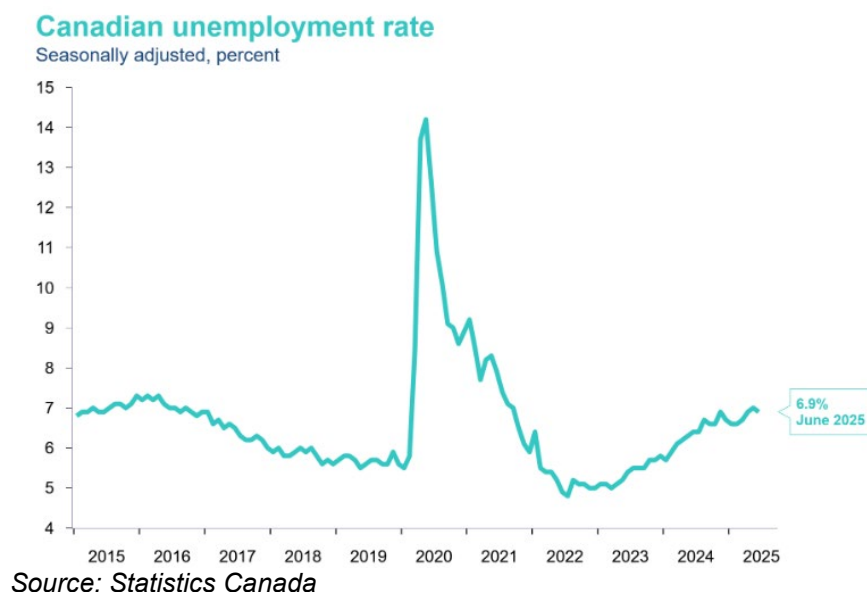
- 9.1 Data from Statistics Canada's Labour Force Survey (July 2025) indicate a strong and resilient labour market despite tariffs and counter-tariff measures. The market shows signs of marginal improvement across many parameters, a result of trade-partner diversification. Employment in June 2025 rose to its new peak for the year, especially in the manufacturing sector after consecutive declines. Currently, many private sector economists agree that it is difficult to gauge exactly when or if at all the impact of tariffs will break this momentum.

Chart 5: Canadian Employment



Source: Statistics Canada

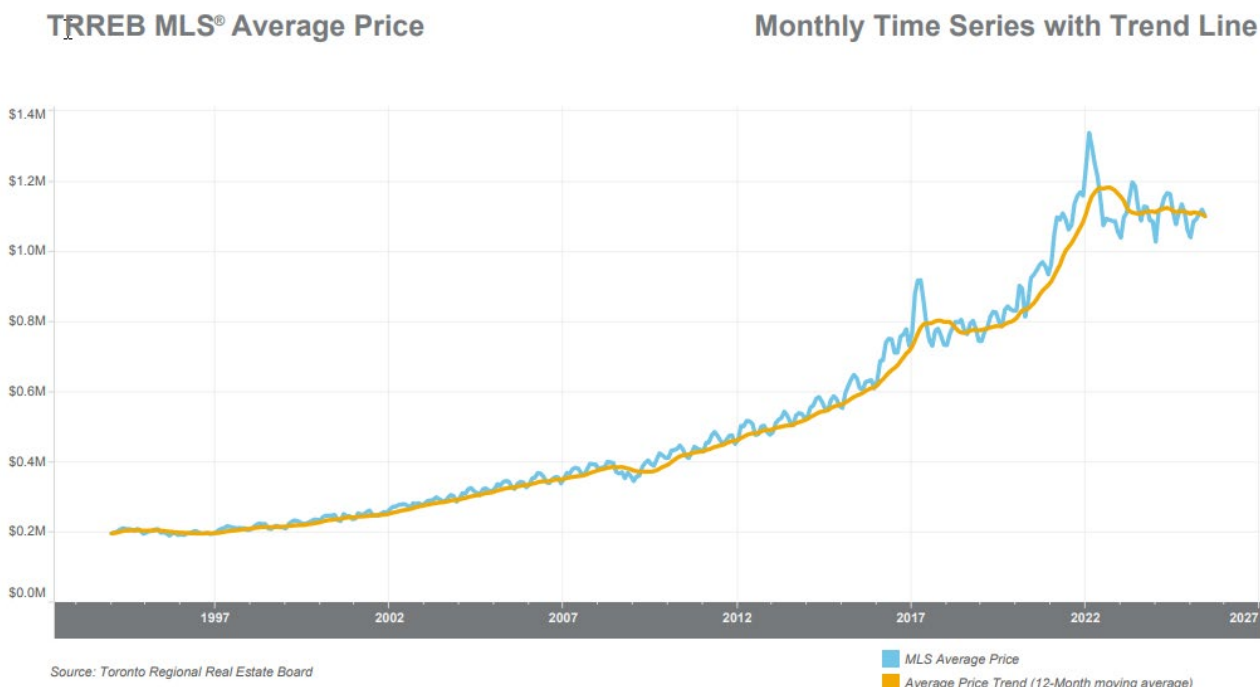
- 9.2 According to Statistics Canada's Labour Force Survey (July 2025), employment increased by 83,000 in June -- the largest increase since December -- and the unemployment rate unexpectedly edged down to 6.9 per cent from 7.0 per cent in May. This employment gain with a corresponding drop in the unemployment rate largely confirms earlier indicators that were pointing to a bounce-back in business sentiment and stabilization in hiring demand after U.S. tariffs and tariff-related uncertainty put a freeze on labour markets in the spring.

Chart 6: Canadian Unemployment Rate

- 9.3 Details of the survey were broadly positive. There was a modest increase in the overall labour force participation rate to 65.4. The participation rate for 'core' aged persons aged 25 to 54 rose to 88.6 per cent from 88.3 per cent in May. Layoffs remained relatively low, as most of the increase in the unemployment rate from a year ago has come from longer job search times. Statistics Canada noted that the layoff rate was little changed from a year ago.
- 9.4 Trade sensitive sectors of the economy continue to underperform. However, manufacturing employment edged up 11,000 in June to end a streak of four straight monthly declines. The unemployment rate is still up 0.5 per cent from a year ago, led by a 0.8 per cent increase in Ontario.
- 9.5 The services side of the economy remained relatively resilient. Employment in service sectors jumped 73,000, led by a 34,000 rise in retail and wholesale employment.
- 9.6 Although most of the increase in employment was in part time jobs, full-time positions also rose by 14,000 to add to an 89,000 jump over the prior two months. Hours worked rose by 0.5 per cent from May.
- 9.7 However, there is still increased slack in labour markets, as the unemployment rate is still higher than normal and this continues to filter through to slower wage growth. Average hourly earnings slowed to 3.2 per cent in June year-over-year from 3.4 per cent in May.
- 9.8 In general, Canadian labour markets are still substantially weaker than they were a year ago, with weakness concentrated in sectors and regions of the country that are more sensitive to international trade disruptions.

10. Housing Trends

- 10.1 Ownership housing affordability in the Greater Toronto Area (GTA) continued to improve in June 2025. Average selling prices and borrowing costs remained lower than last year's levels. However, despite some month-over-month momentum, many potential homebuyers remain on the sidelines due to economic uncertainty driven largely by the U.S. Administration's tariff policies.
- 10.2 The GTA housing market continued to show signs of improvement in June. With more listings available, homebuyers are taking advantage of increased choice and negotiating asking prices. Combined with lower borrowing costs compared to a year ago, homeownership is becoming a more attainable goal for many households in 2025.
- 10.3 Data from the Toronto Regional Real Estate Board (TRREB) showed an increase in listings, slightly higher month-over-month sales and lower average prices for June. According to the TRREB, there were 6,243 home sales in the GTA in June 2025, representing a decrease of 2.4 per cent compared to June 2024. New listings in June amounted to 19,839 – up by 7.7 per cent year-over-year. On a seasonally adjusted basis, June home sales increased month-over-month compared to May 2025. New listings declined compared to a month earlier in May. The monthly increase in sales coupled with the monthly decline in new listings continued the tightening trend experienced during the spring.
- 10.4 On July 4, 2025, the Toronto Regional Real Estate Board (TRREB) reported that total Greater Toronto Area (GTA) home sales decreased 2.4 per cent year-over-year for the month of June. New listings were up 7.7 per cent on a year-over-year basis which continues to benefit homebuyers with more negotiating power on price. The average selling price in June 2025 dipped by 5.4 per cent in comparison to June 2024 as a result, at an average GTA price of \$1,101,691.

Chart 7: Average Resale Price (GTA)

10.5 In June 2025, Durham Region had an average home resale price of \$891,662 compared to \$905,702 in May 2025 and \$956,428 in June 2024.

10.6 Despite Durham's pricing trending lower year-over-year, Durham still maintains relative home resale affordability compared to peers. Durham's average home resale price in June 2025 was between 13.9 per cent and 39.3 per cent less expensive than other GTA Regions.

**Table 2: Toronto Regional Real Estate Board:
GTA Average Home Resale Selling Price
(All Home Types)**

	June 2025	Relative Affordability	Year-over-year Price Change
Durham	\$891,662	-	-6.8%
York	\$1,241,758	+39.3%	-10.4%
Peel	\$1,015,512	+13.9%	-5.8%
Halton	\$1,210,534	+35.8%	-3.4%
Toronto	\$1,132,709	+27.0%	-3.5%

Source: Toronto Regional Real Estate Board, June Market Watch report

-
- 10.7 Housing starts across the country continued to tick up in June 2025, according to the most recent data from the Canada Mortgage and Housing Corporation (CMHC), compared to the marginal gains during the first half of 2024.
- 10.8 In Durham, housing starts have experienced a decline over the first 6 months of 2025, compared to the same period last year. From January to June of 2025, there were 1,371 starts compared to 3,028 over the first half of 2024, representing a significant drop of 54.7 per cent.
- 10.9 In a recent report (July 2025), the Bank of Canada estimates that 60 per cent of Canadian mortgage holders renewing in 2025 and 2026 will see their payments rise, even after recent interest rate declines.
- 10.10 Compared with December 2024 payments, the average monthly mortgage payment could be 10 per cent higher for those renewing in 2025 and 6 per cent higher for those renewing in 2026.
- 10.11 The Bank estimates that mortgage holders facing higher payments represent about one-third of all mortgage holders in Canada. Among them, fixed-rate borrowers make up roughly three-quarters. At the same time, nearly a quarter of all mortgage holders will see payments decline, with most in this group holding short-term fixed-rate products.
- 10.12 Although the looming renewal shock may sound steep, the Bank believes many borrowers will be able to absorb the change. According to the Bank, most borrowers will likely have higher income at renewal and should face interest rates that are lower than rates for which they qualified under mortgage stress tests. The report also notes that many mortgage holders have options available, including extending amortization by five years, which could eliminate payment increases entirely for about half of those facing higher payments.
- 10.13 The Bank concluded that while financial stress may increase for some, “we do not expect upcoming mortgage renewals will lead to a severe worsening of financial stress for affected borrowers, holding everything else constant.”
- 10.14 Going forward, stronger growth in Canadian home sales and average home prices are expected in 2026, backed by an improving economy, reduced uncertainty, and a modest downdraft in yields from their current levels. However, the scale of bounce-back in Canadian average home prices will likely be restrained by poor affordability in key markets like B.C. and Ontario. In addition, population growth should remain weak next year, restraining rent gains and preventing any notable recovery in investor demand.

11. Conclusion

- 11.1 U.S. tariff actions and threats have been capricious, enhancing uncertainty for businesses, stock markets and consumers. Unresolved tariffs and countermeasures will continue to disrupt supply chains, increase inflationary pressures, reduce consumer and business confidence, delay investments and threaten employment, investment opportunities and growth.
- 11.2 However, despite challenges, especially in Ontario's manufacturing, automotive and construction sectors, Canada's overall economic performance, as highlighted herein, has shown some resilience. While specific sectors are facing more difficulties, the broader Canadian economy is still generating growth and employment opportunities in the shorter term.
- 11.3 Going forward, it is broadly expected that trade uncertainties will stay relatively contained. With most of U.S.- Canada trade exempted from tariffs via an exemption for CUSMA compliant trade, Canada continues to face one of the lowest tariffs among major U.S. trade partners. Although the broader trade headwind will still slow U.S. demand for imports, including for Canadian goods, it is expected that Canadian domestic demand will remain strong, preventing the economy from falling into a recession.
- 11.4 The Finance Department will continue to monitor the economic environment, U.S. trade policy and Canadian responses as well as key indicators and will report on implications as required.

Respectfully submitted,

Original Signed By

Nancy Taylor, BBA, CPA, CA
Commissioner of Finance and Treasurer



The Regional Municipality of Durham Confidential Report

To: Works Committee
From: Commissioner of Works
Report: #2025-W-6
Date: March 5, 2025

Subject:

Confidential Report of the Commissioner of Works – Proposed or Pending Acquisition of Land for Regional Corporation Purposes as it relates to Property in the Township of Brock

Recommendations:

That the Works Committee recommends to Regional Council:

- A) That Regional Council authorizes the Commissioner of Works (or their designate) to commence an expropriation under the Expropriations Act, R.S.O. 1990, c. E.26 (the “Act”) by preparing the notice of application for approval to expropriate the property interests set out in Attachment #1 or as otherwise identified by Regional staff as necessary to the Sunderland Works Depot Construction Project (the “Project”), if negotiations are unsuccessful or it is otherwise deemed necessary;
- B) That Regional Council authorizes the Regional Solicitor, or their designate, to advise the Regional Clerk to release this report publicly once the Regional Solicitor prepares the notice of application for the Required Lands in the form according to the Act;
- C) That Regional Council authorizes the Regional Chair and Clerk to sign the notices of application for approval to expropriate the Required Lands prepared by the Regional Solicitor (or their designate);

-
- D) That Regional Council authorizes the Regional Solicitor (or their designate) to serve and publish the notices of application for approval to expropriate according to the Act only after this report is made public;
- E) That the Regional Solicitor, or their designate, may receive and forward to the Ontario Land Tribunal any requests for hearings of necessity; to attend those hearings to present the Region's position; and, where a hearing is held, to forward the Ontario Land Tribunal's report for Regional Council to consider as approving authority under the Act;
- F) That on the recommendation of the Commissioner of Works that the Regional Solicitor, or their designates, report to Regional Council, as approving authority under the Act, requesting that Regional Council approve the proposed expropriation for the Project after the notices have been served and published, and, where a hearing of necessity is requested and held, following the Ontario Land Tribunal's report being presented to and considered by Regional Council; and
- G) That all agreements and reports, whether under the Act or otherwise at law, be deemed confidential according to section 239 (2) (c) of the Municipal Act, 2001, S.O. 2001, c. 25, as each relates to a proposed or pending acquisition or disposition of land, and that Regional Council authorizes the Commissioner of Works to release those documents publicly only after, in the opinion of the Regional Solicitor, all compensation claims have been resolved on a full and final basis.
-

Report:**1. Purpose**

- 1.1 The purpose of this report is to obtain approval to commence expropriation proceedings for the property required for the Sunderland Works Depot Construction Project, in the Community of Sunderland, in the Township of Brock ("Brock") if the Regional Municipality of Durham ("Region") is unable to obtain amicable agreement through negotiations with property owners.

2. Background

- 2.1 The Region identified part of the site at 994 River Street (Regional Road 10), located on the south side of River Street and west of Highway 7 (Regional Road

- 12), Sunderland, as the preferred site to acquire and build the infrastructure required for the Sunderland Works Depot Construction Project (the “Project”).
- 2.2 A [depot rationalization study](#) was commissioned in 2021 to assess the depot network and recommend the most effective and efficient means of operation and site utilization strategies to respond to the immediate, medium- and long-term needs of the Works depots as population growth expands across the Region. The study also considered opportunities to co-locate existing operational facilities and groups to improve efficiencies and leverage synergies for service delivery.
- 2.3 The Region proposes constructing a new Sunderland Depot at this site, situated near the existing Sunderland Depot along River Street, to improve service delivery and accommodate any population growth in the service area. The Sunderland Depot provides services for maintaining the Regional road, water, sewer and fleet asset infrastructure. The current Sunderland Depot, located at S995 River Street (Regional Road 10), was constructed in 1945 on a 3.5-acre site. The existing Sunderland Depot is located directly north of this preferred site, on the north side of River Street. Additionally, the Region has been leasing a part of S1015 Regional Road 10, Sunderland, on the north side of River Street from the Township of Brock for the past 25 years.
- 2.4 The existing Sunderland depot is located on a 4.02-acre property with a building consisting of a fleet repair bay and an administration building. The fleet repair bay was originally a horse barn converted 1942. The administration building, previously the horse stalls, was built in 1955. The size of the Sunderland Depot is too small to meet current service level resulting in the Region leasing additional depot space. The current facility will also not be able to satisfy any future growth requirements. The buildings which are at the end of their expected asset life, are old and inefficient in terms of layout and energy conservation. There is a need for new energy-efficient administrative spaces, new indoor vehicle storage, vehicle maintenance bays, salt storage facility and yard storage for material and equipment.
- 2.5 The limited interior administrative space hinders the staff’s ability to function efficiently and effectively. Furthermore, the yard space is inadequate for maneuvering vehicles and equipment, as well as for properly storing the materials required to provide and maintain the aforementioned Regional services. In 2021, the consultant recommended that the Sunderland Depot to be designed and

constructed within five years, considering the age of the buildings, operational needs and limitations of the current site.

- 2.6 A new location with sufficient land is necessary to provide a more effective and efficient layout, including amenities such as adequate indoor vehicle storage, maintenance bays, excess soil management, and an administrative building for better staff collaboration to achieve best practices and operational productivity.
- 2.7 The proposed property for the relocation of the existing depot is currently zoned as RU (Rural Zone) and is designated as Prime Agricultural in the current Official Plan. A small portion of the property falls within the Urban Boundary expansion. To proceed with development, the Region will require various approvals, including but not limited to a Regional Official Plan Amendment (ROPA), zoning requirements, and other necessary planning approvals. Region staff consulted with Regional Community Growth and Economic Development Department and Development Services staff at the Township of Brock during the site selection process. Both parties support this location as the preferred site for this project. There are no anticipated issues in securing the necessary plan amendment.

3. Property Acquisition

- 3.1 Regional staff identified and assessed several potential suitable properties for the new Sunderland depot location. However, the selected site at 994 River Street was the only one determined as appropriate by the Region's Community Growth and Economic Development Department and the Development Services staff at the Township of Brock, due to the existence of a depot on the adjoining lands.
- 3.2 The Region is proposing the acquisition of a 20-acre portion of the subject property to facilitate the Project. The land requirements are over Part of Lot 10 and Lot 11, Concession 5 Brock, in the Township of Brock, identified as part of PIN 72004-0521 (LT). The Region deposited a reference plan depicting the land requirements legally described as Part of Lot 10 and Lot 11, Concession 5 Brock, designated as Part 1 on Plan 40R-32750, in the Township of Brock, Regional Municipality of Durham, being an area of 20 acres of the 120.6-acre parent parcel (Attachment #2).
- 3.3 The Region has commissioned a third-party appraisal report, which determined the estimated fair market value and compensation for the lands to be \$940,000. Negotiations with the property owner have stalled. However, staff will continue to explore all avenues to reach an amicable agreement with the property owner.

- 3.4 While the Region strives to obtain land requirements through amicable negotiations, there are instances where negotiations become lengthy or an agreement cannot be reached with the property owner. Where lengthy negotiations are not an option due to project timelines or an agreement cannot be reached with the landowners, Regional staff will consider the option to commence the expropriation process to ensure the project progresses in a timely manner.

4. Relationship to Strategic Plan

- 4.1 This report aligns with/addresses the following strategic goals and priorities in the Durham Region Strategic Plan:

- Connected and Vibrant Communities
 - C1 – Align Regional infrastructure and asset management with projected growth, climate impacts and community needs.

5. Conclusion

- 5.1 Regional staff will continue negotiating with the property owner to secure the required lands. If these negotiations fail, this approval will permit staff to commence expropriation proceedings to ensure the project timelines are met, ensuring the projects proceed to construction. Design work, for which funding was approved in 2024, will commence once the property acquisition is finalized, with construction forecasted and planned for 2027.
- 5.2 Should Regional staff exercise the option to commence expropriation proceedings pursuant to the authority sought through this report, staff will seek further authority from Regional Council to expropriate the property requirements and proceed to serve notices on the affected property owner as mandated by the Expropriations Act, R.S.O. 1990, c. E.26.
- 5.3 This report has been reviewed by Legal Services – Office of the CAO.

- 5.4 For additional information, contact Christine Dunkley, Director, Corporate Infrastructure and Strategic Business Services, at 905-668-4113 extension 3475.

6. Attachments

Attachment #1: Property Details - 994 River Street

Attachment #2: Location Map

Respectfully submitted,

Original signed by:

Ramesh Jagannathan, MBA, M.Eng., P.Eng., PTOE
Commissioner of Works

Recommended for Presentation to Committee

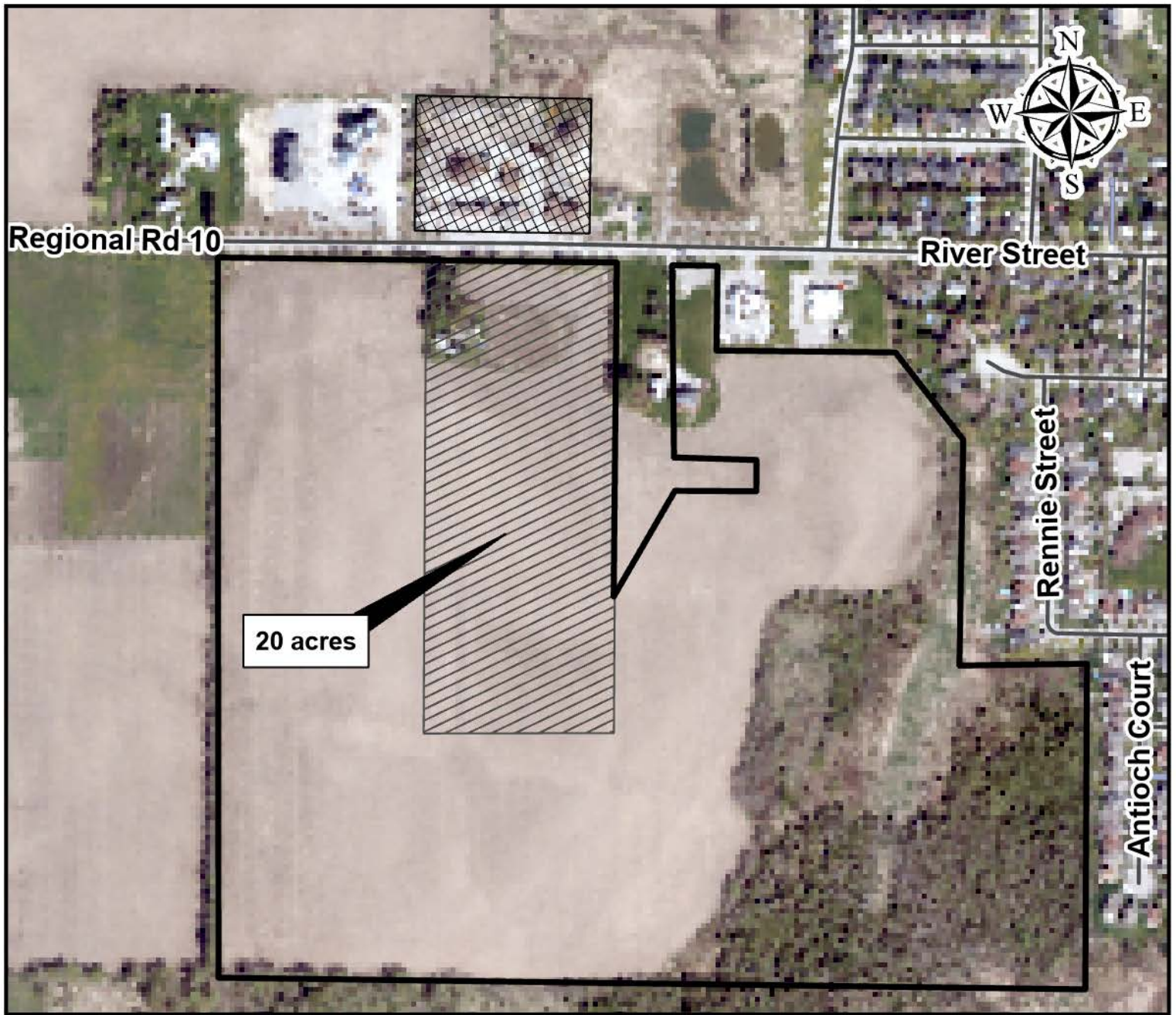
**Original signed by Nancy Taylor,
Commissioner of Finance for**

Elaine C. Baxter-Trahair
Chief Administrative Officer

Attachment #1 to Confidential Report #2025-W-6

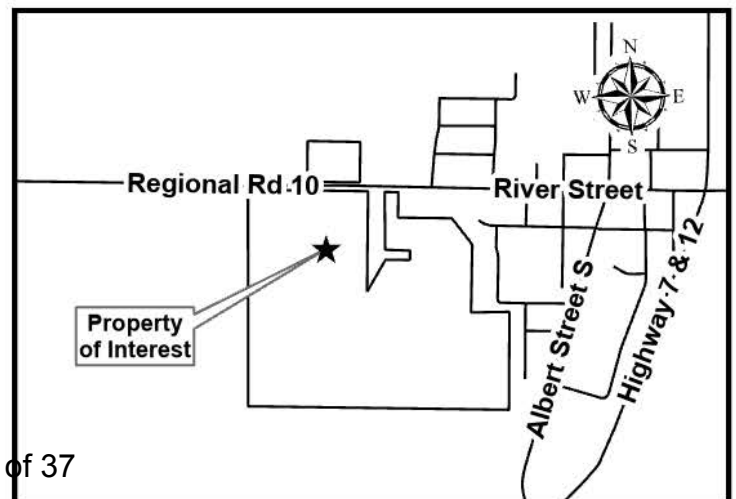
Attachment #1: Property Details – 994 River Street

Property Identification Number (PIN)	Property	Municipal Address	Interest
PIN 72004-0521 (LT)	Part of Lot 10 and Lot 11, Concession 5 Brock, designated as Part 1 on Plan 40R-32750	994 River Street (Regional Road 10), Sunderland	All estate, right, title and interest



Schedule 'A' 994 River Street, Sunderland Township of Brock

-  Assessment Parcels
-  Property of Interest
20 acres
-  Sunderland Depot



GIS Data: Produced by Durham Region, 2025.
2024 Orthophotography provided by © First Base Solutions Inc.
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© Teranet Enterprises Inc. and its suppliers.
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Region hereby disclaims all representations and warranties. This data is provided to the Region of Durham for internal use only, and excludes all representations, warranties, obligations, and liabilities, whether express or implied, in relation to the Information. For other uses, including spatial analysis, the respective Conservation Authority must be contacted.



Interoffice Memorandum

Date: August 8, 2025

To: Health & Social Services Committee

From: Dr. Robert Kyle

Subject: Health Information Update – August 4, 2025

Health
Department

Please find attached the latest links to health information from the Health Department and other key sources that you may find of interest. Links may need to be copied and pasted directly in your web browser to open, including the link below.

You may also wish to browse the online Health Department Reference Manual available at [Board of Health Manual](#), which is continually updated.

Boards of health are required to “superintend, provide or ensure the provision of the health programs and services required by the [Health Protection and Promotion] Act and the regulations to the persons who reside in the health unit served by the board” (section 4, clause a, HPPA). In addition, medical officers of health are required to “[report] directly to the board of health on issues relating to public health concerns and to public health programs and services under this or any other Act” (sub-section 67.(1), HPPA).

Accordingly, the Health Information Update is a component of the Health Department’s ‘Accountability Framework’, which also may include program and other reports, Health Plans, Quality Enhancement Plans, Durham Health Check-Ups, business plans and budgets; provincial performance indicators and targets, monitoring, compliance audits and assessments; RDPS certification; and accreditation by Accreditation Canada.

Respectfully submitted,

Original signed by

R.J. Kyle, BSc, MD, MHSc, CCFP, FRCPC, FACPM
Commissioner & Medical Officer of Health

*“Service Excellence
for our Communities*

UPDATES FOR HEALTH & SOCIAL SERVICES COMMITTEE

August 4, 2025

Health Department Media Releases/Publications

tinyurl.com/33a3rm2j

- What's Up Doc? Vol 18 No 2 (Jul 22)

tinyurl.com/3skrm59d

- Durham Region Health Department advising of potential exposure to confirmed **measles** case (Jul 23)

tinyurl.com/3mxxp4vct

- World Hepatitis Day – July 28, 2025 (Jul 28)

GOVERNMENT OF CANADA

Environment and Climate Change Canada

tinyurl.com/cbnatkym

- Canada advances initiatives to protect the right to a healthy environment and enhance chemical management (Jul 23)

Parks Canada

tinyurl.com/s5c5xjzr

- Rouge National Urban Park Celebrates 10 Years (Jul 21)

GOVERNMENT OF ONTARIO

Ministry of Energy and Mines

tinyurl.com/2c9ue46c

- Ontario Launches Advisory Panel to Help Double Medical Nuclear Isotope Production by 2030 (Jul 30)

Ministry of Tourism, Culture and Gaming

tinyurl.com/3fm27rsx

- Ontario Investing \$45 Million to Support Community Non-Profit Organizations (Jul 23)

OTHER ORGANIZATIONS

Canadian Association for Pharmacy Distribution Management

tinyurl.com/ytuht5nfv

- New Report Highlights Critical Role of Pharmaceutical Distributors in Canada's Healthcare System (Jul 23)

Canadian Institute for Health Information

tinyurl.com/y2jw98t9

- The quiet burnout behind every extra hour (Jul 25)

Canadian Institutes of Health Research

tinyurl.com/yc6eyanr

- Government of Canada and partners invest \$44.8 million to support healthy brain aging (Jul 26)

Canadian Medical Association

tinyurl.com/y2rkxphy

- Canadians agree: fixing health care will help build stronger Canada (Jul 21)

Canadian Nuclear Safety Commission

tinyurl.com/5xb4k4hc

- Commission authorizes Ontario Power Generation to construct and operate the Pickering Component Storage Structure at Pickering Waste Management Facility (Jul 28)

Commission for Environmental Cooperation

[/tinyurl.com/9waerwbx](https://tinyurl.com/9waerwbx)

- North American Environment Ministers Reaffirm Commitment to Strengthen Environmental Cooperation (Jul 27)

Financial Accountability Office

tinyurl.com/vtv93f4r

- FAO releases 2024-25 Annual Report (Jul 23)

Public Health Ontario

tinyurl.com/aa5f77dm

- PHO Connections (Jul 30)

World Health Organization

tinyurl.com/4tvnp25b

- WHO and UNODC release landmark report on contaminated medicines, urging action to protect patients from preventable harm (Jul 24)

[/tinyurl.com/a2vak3n3](https://tinyurl.com/a2vak3n3)

- WHO urges action on hepatitis, announcing Hepatitis D as carcinogenic (Jul 28)

tinyurl.com/43skd9e3


- Global hunger declines, but rises in Africa and western Asia: UN report (Jul 28)

tinyurl.com/4rbhfzxx

- Updated joint FAO/WHO/WOAH public health assessment of recent influenza A(H5) virus events in animals and people (Jul 28)



Norfolk County
Legislative Services
Office of the Chief Administrative Officer
50 Colborne Street, S., Simcoe Ontario N3Y 4H3
Telephone: 519-426-5870
E-mail: clerks@norfolkcounty.ca
Website: norfolkcounty.ca

 Corporate Services Department Legislative Services Division	
Date & Time Received:	August 01, 2025 9:41 am
Original To:	CIP
Copies To:	
Take Appropriate Action	<input type="checkbox"/> File <input type="checkbox"/>
Notes/Comments:	

July 31, 2025

SENT VIA EMAIL

Re: Norfolk County Council – Letter of support for the Township of Otonabee-South Monaghan

On behalf of the Council of the Corporation of Norfolk County, Council passed the following resolution on July 22, 2025, regular council meeting:

Resolution No. C-154

Moved By: Councillor Van Paassen

Seconded By: Councillor Masschaele

That Council directs staff to send a letter of support for the Township of Otonabee-South Monaghan regarding Bill C-2.

Carried.

In addition, Council endorsed the following resolution made by the Township of Otonabee-South Monaghan:

WHEREAS Bill C-2 proposes to amend the Proceeds of Crime (Money Laundering) and Terrorist Financing Act by adding section 77.5 (1), making it a criminal offense for any business, profession, or charitable entity to accept cash payments, donations, or deposits of \$10,000 or more in a single transaction or related transactions, regardless of their lawful nature;

WHEREAS this blanket ban criminalizes legitimate business transactions using legal tender, punishing businesses and law-abiding citizens solely for choosing to use cash, a fundamental right in Canada;

WHEREAS small businesses, charities, and individuals in Otonabee-South Monaghan and across Canada, including farmers, car dealers, and community organizations, rely on cash for lawful high-value transactions, and this restriction will impose unnecessary hardship, stifle economic activity, and deter charitable giving;

WHEREAS the \$10,000 threshold is arbitrarily low, capturing routine legal transactions while creating compliance burdens that disproportionately harm small businesses, rural communities, and those without digital banking access;

WHEREAS municipalities must stand up for the economic freedom and financial inclusion of their residents;

NOW, THEREFORE, BE IT RESOLVED that the Council of Otonabee-South Monaghan:

- Condemns Bill C-2, section 77.5, as an unacceptable overreach that criminalizes lawful cash transactions and undermines the use of Canadians' right to use legal tender;
- Demands the federal government to withdraw this amendment and engage in meaningful consultation with municipalities, businesses, and charities to develop targeted anti-crime policies that do not penalize legitimate cash transactions;
- Instructs the Municipal Clerk to send this resolution to all Canadian municipalities, the Federation of Canadian Municipalities (FCM), the Ontario Municipal Association, the Minister of Finance, Leslyn Lewis, our local MP, the Ontario Chamber of Commerce, and First Nations, calling for unified opposition;
- Urges other municipalities to pass similar resolutions to protect the rights of their residents and businesses

Should you have any questions regarding this matter or should you require additional information, please contact the Office of the County Clerk at 519-426-5870 x. 1261, or email: Clerks@norfolkcounty.ca.

Sincerely,

T. Rodrigues

Tracey Rodrigues
Deputy County Clerk
Tracey.Rodrigues@norfolkcounty.ca

Friday, August 1, 2025

The Honourable Doug Ford, Premier of Ontario
Premier's Office
Room 281
Main Legislative Building, Queen's Park
Toronto, ON M7A 1A5

The Honourable Rob Flack, Minister of Municipal Affairs and Housing
Ministry of Municipal Affairs and Housing
17th Floor
777 Bay St.
Toronto, ON M7A 2J3

SENT VIA EMAIL: premier@ontario.ca
rob.flack@ontario.ca

 Corporate Services Department Legislative Services Division	
Date & Time Received:	August 01, 2025 1:43 pm
Original To:	CIP
Copies To:	
Take Appropriate Action	<input type="checkbox"/> File <input type="checkbox"/>
Notes/Comments:	

RE: Town of Goderich's Opposition to Bill 17, Protect Ontario by Building Faster Act, 2025

Dear Premier Ford and Minister Flack:

The Council of the Town of Goderich passed the following resolution at their July 28, 2025, Council meeting regarding the Opposition to Bill 17, Protect Ontario by Building Faster Act, 2025:

Moved By: Councilor Petrie

Seconded By: Councilor Thompson

Whereas on May 12, 2025, the Government of Ontario (hereafter, the "Province"), enacted Bill 17, also known as the Protect Ontario by Building Faster and Smarter Act, 2025 (hereafter, the "Act"), which will defer Development Charges (hereafter, "DCs") and their associated revenues, and increase collection efforts and costs;

And Whereas the DCs collected from developers are necessary to help municipalities fund the capital costs of infrastructure and services required to support new housing;


Now Therefore be it resolved that The Council of the Corporation of the Town of Goderich:

- Requests that the Province of Ontario provide municipalities with clarity on how they should fund the capital costs of infrastructure and services required to support new growth, given the impacts to overall DC revenue;
- Wishes it to be known that the constant change to the Province's planning and development framework is creating uncertainty and is ultimately reducing the construction of housing; and,

- Directs the Clerk to forward a copy of this resolution to the Honourable Doug Ford, Premier of Ontario, Honourable Rob Flack, Minister of Municipal Affairs and Housing, Huron-Bruce MPP, Huron-Bruce MP, AMCTO, AMO and all Ontario Municipalities.

CARRIED

Yours truly,


Amanda Banting
Deputy Clerk
/js

Cc: The Honourable Lisa Thompson, Minister of Rural Affairs, Member of Provincial Parliament – Huron-Bruce, lisa.thompson@pc.ola.org
Ben Lobb, Member of Parliament – Huron-Bruce, ben.lobb@parl.gc.ca
Angela Toole, Acting Manager of Municipal Governance/Clerk, Town of Kingsville, atoole@kingsville.ca
Association of Municipal Managers, Clerks, and Treasurers of Ontario, amcto@amcto.com
Association of Municipalities Ontario, resolutions@amo.on.ca
All Municipalities in Ontario