

Realty in Review™

Compliments of Vivian Gelesz & Stafford Scarlett



VIVIAN GELESZ
Sales Representative

Office: (416) 645 0636 ext. 306
Mobile: (647) 333 1792
vivian@jumptools.com

STAFFORD SCARLETT
Account Director

Office: (416) 645 0636 ext. 302
Toll-free: 1 866 315 0142
stafford@jumptools.com

Time to Think, Time to Plan

The changes we experienced over the past few months forced many of us to slow down and, in many cases, we now recognize that wasn't necessarily a bad thing.

COVID-19 resulted in most of us spending more time with fewer people, and overall, doing more with less. We've now had time to consider what is important, and to clarify our priorities.

When it comes to real estate, you probably now have a clearer idea of what makes your house a home. Long days isolating by yourself or with your family no doubt had you dreaming of more communal space for group activities, and perhaps of a personal retreat for yourself. If you had to set up a home office, you'll now have specific criteria for what makes for the most

efficient workspace. And when it comes to where your next home could be located, a continued work-from-home scenario may now allow you to expand upon your geographic home location options.

Even if it seems like life was put on pause for most of this spring there's no doubt your dreams for the future were not.

Whether you're a homeowner seeking the latest forecast on selling conditions or a buyer motivated by the potential of the market, it's a great time for us to connect and make sure you have all the latest market information, local activity trends and professional guidance to move forward on your personal real estate goals.

Are you currently renovating your home, or preparing it to go to market in the next few months?

If you're giving your place a makeover and need recommendations on local neighbourhood services, remember that all the help you're looking for is right here — just a phone call away — whether you're planning to move or staying put!

JUMPTOOLS INC.

223-171 East Liberty St.
Toronto, ON M6K 3P6



MARKET UPDATE - TORONTO REGIONAL REAL ESTATE BOARD

June 2020 statistics courtesy of TRREB

2020
\$852,142
Average Sales Price

2019
\$807,538

2020
8,491
Average Sales Activity

2019
7,448

2020
23 DAYS
Average Days on Market

2019
24 DAYS



Detached Home
\$1,049,300
(Average Price)
3,960 SALES



Semi-Detached
\$852,669
(Average Price)
813 SALES



Townhouse
\$676,802
(Average Price)
1,395 SALES



Condo Apartment
\$617,419
(Average Price)
2,219 SALES

Mortgage Payment Solutions



- **A short-term mortgage payment deferral.** Check the details of your mortgage contract as it may already include a feature that allows you to defer one payment per year. If you have a CMHC-insured mortgage and your financial stress was initiated and impacted by the coronavirus you can also ask about the COVID-19 Mortgage Payment Deferral Program.

- **An extension to your original amortization period.** Stretching your mortgage loan over a longer period of time will lower your monthly mortgage payments.

- **Adding missed payments to your balance.** If you've already missed one or two payments, your lender may allow you to simply add the missed payments (arrears) to your mortgage balance and spread them out over the remaining mortgage repayment period.

Being proactive is key; the sooner you share your housing and financial concerns with your support team, the sooner we can help you find a solution, whether that involves refinancing and catching up, or downsizing and moving on.

During times like this, it's important for us to stay in frequent contact for emotional support, responsive suggestions and valuable market updates. Please call with your questions, concerns or just to touch base.

The year 2020 continues to be a challenge for homeowners struggling with a reduced household income due to health issues, work slowdowns or job losses, while they strive to meet their mortgage and other financial obligations.

If you're having trouble paying your mortgage, call your lender immediately

to update them on your situation, and ask if any of the following options would

Your mortgage contract may already include a feature that allows you to defer.

be available to help you get through your temporary financial setback.

Today's Homeowner Tip:

Back to the Grind

If you rely on your cup of java to get you moving in the mornings, you'll appreciate knowing how your used coffee grounds can perk up your garden, too!

- Coffee grounds contain micronutrients; use them as a slow-release fertilizer by sprinkling them in the soil around acid-loving plants.
- Create your own liquid plant fertilizer: Steep two cups of brewed coffee grounds in a 5-gallon bucket of water, then use it for watering your plants.
- Sprinkle coffee grounds in your garden to discourage cats from using it as a litterbox.



3 Bleach Blends to Avoid

COVID-19 turned many of us into germ-busting superheroes. Common household bleach experienced a resurgence as a go-to disinfecting product, and why not? It's an inexpensive and effective decontaminator that can kill bacteria, fungus and viruses. The downside? Bleach, when mixed with the wrong products, can quickly turn harmful — even deadly.

Wear facial protection and gloves when cleaning with bleach, dilute it with water only, and avoid mixing it with other household products, including but not limited to these:

1. Ammonia. If bleach is efficient at killing germs, and ammonia is an effective cleaning agent, shouldn't mixing these two products together create the perfect cleaning solution? The answer is NO!

Mixing bleach and ammonia produces a toxic chlorine gas called chloramine, which even at low levels can result in not only burning, watery eyes but also in chest pain and shortness of breath.

2. Vinegar. With both bleach and vinegar each being efficient in killing



many types of bacteria, you might think that mixing them together would create a super sanitizer. Again, NO! A bleach and vinegar mix would create a toxic, possibly deadly reaction.

3. Household cleaning products. Products like oven cleaners, toilet bowl cleaners and drain cleaners, to name a few, contain acids that result in a dangerous chemical reaction when combined with bleach. Remember that these products are already designed to do a specific job; adding to them won't make them any more effective, and in fact could cause you severe physical harm.

Quote of the Month:

“The best and most beautiful things in the world cannot be seen or even touched — they must be felt with the heart.”

~

Helen Keller



5 Ways to Cool Your Electricity Bill

Summer's finally here, and although we've waited all year to enjoy the warmth of the great outdoors, our first instinct seems to be to crank up the air conditioning as soon as we step indoors!

Keep your cool while keeping costs under control with these five energy-saving tips:

1. Work your windows. Prevent heat gain by closing the drapes and blinds in rooms receiving full sun exposure during the day. If the temperature dips in the evenings, pop open your windows and let the cool breezes replace the need for air conditioning.

2. Replace your air conditioning filter regularly. A dirty air conditioner

filter blocks airflow. Replacing a dirty, clogged filter with a clean one will allow for efficient airflow and lower your air conditioner's energy consumption.

3. Use a programmable thermostat. Today's technology allows you to manage your home's temperature from your smartphone. Pre-program your day and night temperatures; set your programmable thermostat to a higher temperature when you're not home, and lower it just before you return.

4. Keep your air moving. Keep air circulating with an energy-efficient ceiling fan.

5. Seal in your savings. Check for air leaks around doors and windows. Caulking and weatherstripping are two easy, inexpensive and effective methods of ensuring the hot air stays out, and your cool air stays in. According to ENERGY STAR®, you can also improve the efficiency of your heating and cooling system by as much as 20% by sealing and insulating your heating and cooling ducts.



Agent's Corner



VIVIAN GELESZ

Sales Representative

Office: (416) 645 0636 ext. 306

Mobile: (647) 333 1792

vivian@jumptools.com

STAFFORD SCARLETT

Account Director

Office: (416) 645 0636 ext. 302

Toll-free: 1 866 315 0142

stafford@jumptools.com

Home Cooking: BBQ Quesadillas

INGREDIENTS:

- 1/2 cup salsa, divided
- 4 (10") flour tortillas
- 1/4 c. sweet onion, chopped
- 1/4 c. green bell pepper, chopped
- 1/4 c. red bell pepper, chopped
- 2 Tbsp. fresh cilantro, minced
- 2 Tbsp. fresh chives, chopped
- 1/4 c. sliced black olives
- 1/4 c. tomato, chopped
- 1 c. cooked black beans
- 1 jalapeño pepper, minced
- 1 Tbsp. garlic powder
- 1 Tbsp. cumin
- 1/2 tsp. salt, or to taste
- 1 c. cooked, peeled shrimp, or cooked, shredded chicken (optional)
- 1/2 c. shredded Monterey Jack cheese
- 1/4 c. sour cream

DIRECTIONS:

1. Preheat an outdoor grill to low heat.
2. Lay tortillas flat, and then spread 1 tablespoon of salsa on half of each one. Sprinkle the onion, bell peppers, cilantro, chives and olives evenly over the salsa.
3. Stir together chopped tomatoes, black beans, jalapeño pepper, garlic powder, cumin and salt, then distribute evenly on top of other ingredients. Add shrimp or chicken to each tortilla if desired.
4. Sprinkle each tortilla with cheese, then fold tortillas in half to cover the filling.
5. Lightly oil the grill and carefully place the filled tortillas on it. Cook for about 2 minutes on each side, until cheese is melted and the tortillas show grill marks.
6. Serve with remaining salsa and sour cream.

*Your referrals
are always
appreciated.*

*Thank you for
your trust and
confidence.*

~

*Vivian Gelesz &
Stafford Scarlett*

The information and opinions contained in this newsletter are obtained from sources believed to be reliable, but their accuracy cannot be guaranteed. The publishers assume no responsibility for errors and omissions or for any damages resulting from the use of the published information. This newsletter is provided with the understanding that it does not render legal, accounting, or other professional advice. Not intended to solicit properties or businesses listed for sale and agency agreements in place with other real estate brokers. Whole or partial reproduction of this newsletter is forbidden without the written permission of the publisher. © Jumptools 2020, Phone: 1.866.315.0142. The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. The trademarks MLS®, Multiple Listing Service® and the associated logos are owned by CREA and identify the quality of services provided by real estate professionals who are members of CREA.

VIVIAN GELESZ & STAFFORD SCARLETT
JUMPTOOLS INC.
223-171 EAST LIBERTY ST.
TORONTO, ON M6K 3P6



[RECIPIENT'S NAME]

[ADDRESS 1]

[ADDRESS 2]