

TO MY VALUED CLIENTS

GST rebate could save first-time buyers \$27,000 on new home purchase, says PBO

Canada’s proposal to eliminate the federal goods and services tax (GST) on select new home purchases will see an average of \$26,832 in savings for the typical first-time buyer, according to a new report from the Parliamentary Budget Officer (PBO). The measure, unveiled during the election campaign by the Liberals and tabled in Parliament, is also projected to cost significantly less than initially forecasted by the federal government.

The PBO estimates that the rebate program—intended for eligible first-time homebuyers purchasing new builds priced up to \$1 million—will result in \$1.9 billion in foregone revenue over six years. This figure falls short of the \$3.9 billion five-year cost previously outlined by federal officials when the measure was introduced in May.

Roughly 71,700 newly constructed homes are expected to qualify for the GST relief, which offers a maximum rebate of \$50,000. The rebate phases out gradually for homes priced between \$1 million and \$1.5 million, becoming unavailable for homes priced above that range.

Purchases made from May 27th through 2031 are eligible, provided construction begins before the 2031 deadline and is completed by 2036.

As usual, your client referrals are both highly valued and greatly appreciated. Until next time, take care!



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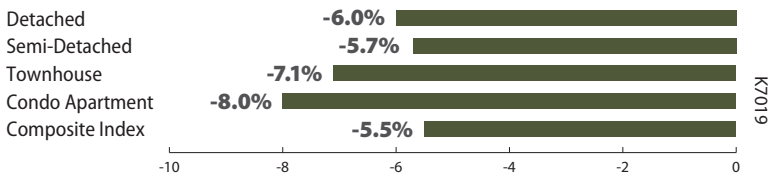
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UNCERTAINTY CONTINUES TO IMPACT GTA MARKET DESPITE FAVOURABLE BUYER CONDITIONS

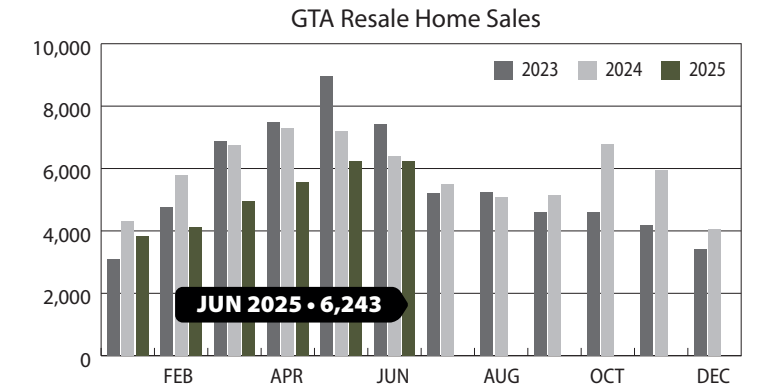
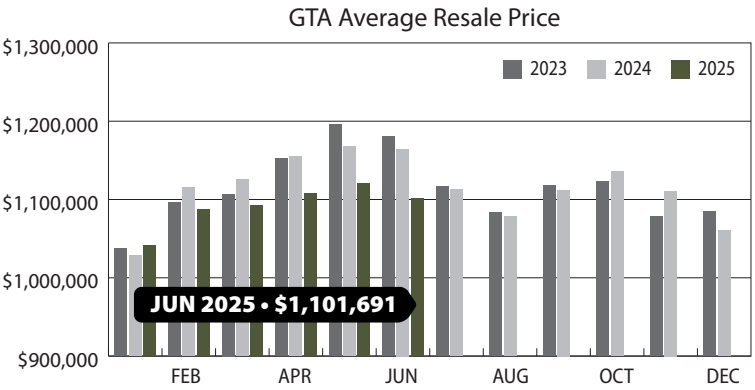
Market Highlights

- June sales of 6,243 units were down by 2.4% versus June 2024 bringing 2025 year-to-date volume to 30,967 units (down by 18.0% versus 2024)
- The MLS® Home Price Index Composite benchmark declined by 5.5% year-over-year while the average selling price was also down by 5.4% to \$1,101,691 over the same timeframe
- Inventory continued to build versus last year with new listings (19,839 units) up by 7.7% and total active listings (31,603 units) up by 30.8%
- Economic uncertainty continued to keep many would-be homebuyers on the sidelines despite falling prices, increased product choice and lower borrowing costs than last year

MLS® Home Price Index by Segment (versus Jun 2024)



Resale Home Sales	Jun 2025	Jun 2024
-2.4%	6,243	6,397



for more detailed GTA statistics: **SERGEIMENDELEV.INFO**



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How to Keep Your Home Cool Without Overloading the A/C

When the summer heat creeps in, it's tempting to crank up the air conditioner — and your energy bill along with it. But staying cool doesn't have to mean overloading your AC or your wallet. With a few smart, low-cost strategies, you can keep your home comfortable while using less energy. From passive cooling techniques to simple insulation hacks, here's how to beat the heat without burning through your budget.

Daytime Blinds, Nighttime Breeze

Blocking direct sunlight during the day can reduce indoor heat by up to 30%, so before you reach for the AC remote, consider using other methods of lowering the heat. Use blackout curtains or reflective shades on sun-facing windows in your home. Once the temperature drops in the evening, open windows to allow cool air to circulate — this is especially effective if you create a cross breeze between rooms.

Plug the leaks

Don't make your air conditioner work any harder than it needs to. Tiny leaks around windows, doors, and vents can let a surprising amount of warm air in and cool air out. Use weather stripping, caulk, or door sweeps to close off these gaps. This small

fix can make a big difference in how long your AC has to run — and how much your electricity bill runs up in the process. For a more long-term (and costly) investment, insulating attics and walls can also help to keep the hot air out of your home, and will serve to keep it warmer come winter.

Limit heat sources

We wait all year for al fresco weather, so utilize outdoor cooking wherever possible. Stoves and ovens radiate heat that lingers, while BBQs keep the heat outside your home. Opt for outdoor grilling, or slow cookers and toaster ovens, when possible. Even microwaves produce less heat. You can also plan summer salads and cold noodle dishes that don't require any cooking inside, and keep your internal temperature down. Also, consider switching off unused electronics which generate surprising amounts of ambient warmth.

Dress Your Home for Summer

Your body needs to stay cool, so dress for the house you want — a cooler one. Swap out synthetic sheets and heavy throws for light, natural materials. Cotton and linen breathe better and wick away sweat, helping you stay comfortable at night without cranking up the AC.

You can even switch out heavier rugs for lighter, more breathable ones to make your home feel less claustrophobic during warmer months. Materials like shag and wool work to trap heat while jute rugs can create an airier feel.

Let Tech Take the Heat Off

Smart thermostats allow you to do way more than change the temperature — sophisticated technology lets you automate and optimize your cooling schedule. You can set your thermostat to raise the temperature when you're not home and cool down just before you return to save energy, and some models even adjust based on humidity and weather forecasts.

Conclusion

These actions aren't groundbreaking, but collectively, they can dramatically reduce the heat in your home. While you don't have to stop using AC altogether, you can reduce your reliance by shading windows, sealing leaks and adjusting your habits. As a result, you'll have lower bills, a lighter environmental footprint, and a more comfortable summer.



Now that summer is here, we want to spend as much time outside as we can. But if you have neighbours, backyards aren't always the secluded oases we want them to be. Luckily, with a few simple and inexpensive hacks, you can give your garden the glow-up — and you the peace — you deserve. Turn your outdoor space into a private escape with these stylish upgrades, no major renovations required. From living walls to portable screens and sound barriers, here's how to enjoy your yard without your neighbours enjoying the view.

Green Screens

Creating a natural divider between you and nearby neighbours is a stunning way to increase your privacy. A living green screen can be erected using tall planters, trellises with climbing vines, or vertical gardens to create natural walls that double as decor. Plants like ivy, clematis or jasmine are often used because of the dense coverage they provide, but shrubs and small trees can also be employed for more substantial green screen installations.

Portable Partitions

Foldable privacy screens or outdoor curtains offer flexible coverage, which are perfect for renters and shared yards. Lightweight and moveable at a moment's notice, these privacy

screens come in a number of shapes and materials. Choose a rustic wooden option if you want it to fit into the aesthetic of your backyard oasis. You can also consider panels to block the view into your garden and provide stylish and practical screening.

Sound Solutions

Neighbourhood noise can affect the mood in your backyard just as much as the physical presence of onlookers. Consider adding a small water feature or a built-in outdoor speaker with ambient noise to mask conversation and create a peaceful vibe. Soundproofing materials, such as mass-loaded vinyl, can also help to muffle some of the noise in the backyard space.

Shade Structures

Pergolas and cantilever umbrellas provide both sun protection and subtle visual separation from neighbouring yards. If you add drapes or curtains to spaces, you'll add a cabana feel to your backyard space, which gives you options for the type of gathering you're hosting.

Furniture Feng Shui

Arranging seating to face inward and away from property lines is a genius hack to add some peace and quiet. Angle your outdoor furniture so it's not looking directly toward your neighbours. You can also create zones to create different areas, for

lounging, eating and cooking. This will create a sense of privacy and intimacy. Lower seating is another way to avoid being in the eyeline of onlookers. Cozy corners with outdoor rugs can also become secluded spaces out of the eyesight of next-door neighbours.

Lighting Layers

Thoughtfully placed lighting can not only enhance the ambiance of your backyard but also contribute to a greater sense of seclusion. Soft, warm lighting like string lights, lanterns, or solar-powered stake lights, will help define your space and draw attention inward, away from property edges. Use uplighting to highlight plants or architectural features, and keep border areas dimmer to create a more enclosed and private space. Lighting pathways and seating areas also adds a cozy, inviting vibe for evening lounging while subtly directing focus away from any outside distractions.

