## Introduction

On October 15, 2026, our Hydro Pensioners Association of Ontario · Toronto District held our tenth Zoom talk of the year. Our guest speakers are:

- Farah Jadavji, Realtor at Eskandry Real Estate,
- Daniel Cece, Mortgage Agent at NXT Financial, a mortgage brokerage,
- Adel Ahmed, a Business Development Associate at Home Equity Bank.

Farah, Daniel, and Adel discussed Real Estate Downsizing strategies for Seniors, including:

1. Where the GTA Market is today.
2. Sell, downsize, or stay?
3. Staying put & using your equity with a CHIP Reverse Mortgage and other options.

The presentation included a Q&A session.

## Resources Available

1. The Slide Deck is posted at our website *Event Info* > *Zoom Follow Ups 2026* page.
2. A recording of the presentation is posted at our YouTube channel *HydroPensionersToronto*, or click the link: https://www.youtube.com/@HydroPensionersToronto.
3. Contact Information
   Farah Jadavji | Realtor | Eskandry Real Estate.
   416-993-3009
   farah.jadavji@gmail.com

   Daniel Cece | Mortgage Broker | NXT Financial (LIC# 13650).
   647-393-5012 or (905) 780-8988
   daniel.cece@nxtfinancial.ca

Many Bell and Rogers television subscribers can watch the presentation from their television by giving the following voice command to their remote control: *"Hydro Pensioners Toronto on YouTube"*.

## Acknowledgements


Producing this event was again very much a Team Effort. Thanks to:

- Nazma Premji for initiating the idea for this event, arranging our speaker, and tabulating the registrations.
- Our Guest Speakers: Farah, Daniel, and Adel.