



thesinghalreport

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Welcome to this month's issue of **The Singhal Report** – our monthly real estate newsletter courtesy of The Singhal Group. We bring you this newsletter in hopes that you find it informative and useful. If you're thinking of making a move or have a general real estate related question, please don't hesitate to contact us. We're here to help in any way we can and we would love to hear from you. Be sure to visit our website regularly for up-to-date information on our current listings and to download an electronic copy of this newsletter.

Best Regards,

Niraj Singhal



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INVESTING IN CURB APPEAL

Thinking of renovating your home, either for yourself or to add head-turning sales appeal for potential buyers? Consider your return on investment (ROI) before you get too far.

On average, Canadian homeowners plan to spend about \$16,400 on their home renovations*, so it's important to ask yourself how long you plan to stay in your home after your renovation project. If you're simply looking to freshen it up in order to put it on the market, you'll be looking at your projects in a whole different light than if you're planning to stay in the house for a few more years.

While the Appraisal Institute of Canada notes that kitchen and bathroom renovations can receive a 75% to 100% ROI, they also suggest homeowners not underestimate the value of inexpensive upgrades, noting that light landscaping or gardening, a fresh coat of paint, modern lighting fixtures, or even upgraded door

handles can give a home an updated look and feel, without spending a lot of money.

The spring real estate rush is on, so if you're thinking of putting your house on the market, you may want to focus first on renovation projects that reflect prominently on a home's curb appeal, enticing potential buyers to want to see more. Quick and simple tasks like painting your front door, mowing the grass, giving the yard a good tidying up and arranging bright flowers in outdoor containers go far in creating impressive curb appeal.

Please call today for some simple ways to make your home turn more heads as the spring real estate season heats up!



* https://www.ipsos.com/sites/default/files/2017-06/BDO%20home%20renos-pr-2017-06-06.xlsx__0.pdf

CNSFH

Terminology Tip

CLEAR TITLE

A clear title is a title that is free of encumbrances, such as liens, deed restrictions, easements, and encroachments. In other words, the legal ownership is clear and no other ownership claims exist against it. A clear title is a necessary requirement in any real estate transaction, and mortgage lenders require proof of clear title in order to fund a mortgage loan.





AGING IN (YOUR) PLACE

With an estimated 11,000 North Americans turning 65 every day, it's safe to assume that more and more conversations are turning to housing considerations that will accommodate the aging population.

As baby boomers approach and then reach their magical retirement age, a number that fluctuates dramatically depending on individual health and financial status, they're starting to view their living arrangements through a different lens.

Is it time to downsize from a bigger house to one with fewer stairs, or perhaps into a condo? Or from a condo in a family building to another condo in a different area, with amenities more suited to your changing needs and interests? Should you sell your existing home and move into a retirement home? Or should you stay in your existing home and renovate it to allow you to age in place?

Aging in place refers to staying in the home of your choice, for as long as you are able to. This involves looking at your home with a critical eye, starting with the practicality of simply getting in and out of your front door easily and safely. Consider if the existing structure can be modified, and if so, if the cost and upheaval resulting from the renovations would even be worthwhile.

Here are some projects to consider, whether it makes sense to implement them in your existing home, look for them in a new home, or apply them in a new, downsized property:

- Move the master bedroom to the first floor.
- Add a bathroom to the first floor.
- Add grab bars in the bathroom, along with a bench in the shower, and a higher toilet or an elevated toilet seat. A walk-in tub may also be an option.
- Widen doors to allow for walkers and wheelchairs. Also consider width of hallways.

- Replace stone/tile with carpet/wood.
- For properties with stairs, install a stair lift.
- Add lever-style doorknobs.
- Include more automation in the home, from a programmable or voice-activated lighting system and thermostat to smart fire detection and security systems. Install doorbells, smoke detectors and carbon monoxide alarms that turn on lights when they're activated, in case you don't hear the alarms go off.
- Modify storage with pull-out shelves, also referred to as roll-out, glide-out or slide-out shelves, that allow easier access to deeper spaces for clothing, food and other belongings.
- Add extra lighting for increased visibility and security.

Of course, the outside of your home should take into account any current or possible future mobility issues, from the width of the front door, to the stairs going from the entrance to the street, to the need for railings and ramps, to the condition of the concrete or ground surface and accessibility to transportation from there.

If you can't remodel your current home to allow you to age in place safely and comfortably, or if the cost and process of renovating to get to that point is prohibitive, it may be time to move. When discussing your decision with your real estate sales representative, be sure to be clear about your wants and needs for your next home.

Remember, for every homeowner needing to downsize, there's a new family anxious to fill those rooms with another generation's worth of adventures and memories.

HOUSEHOLD TIP: THE POWER OF THREE



There's a decorating guideline that dictates that things displayed in odd numbers, with "3" often being the go-to number, adds depth, looks more natural, and makes arrangements more visually appealing than even-numbered groupings.

Three isn't considered a crowd when it comes to arranging furniture, displaying artwork on walls or positioning contents on a tabletop. In fact, even adding a third color to a room can change a flat design into something that feels more welcoming. For example, you may follow the 60/30/10 equation when choosing room colors, where 60% is the main room color, 30% is the secondary color and 10% is the accent color.

Lighting arrangements also benefit from the power of three. Most rooms need to be lit by one ambient light, along with task lighting and then accent lights, all of which work together to result in a balanced and practical combination.

PAINTING PERFECTION, FOR LESS!

There's nothing that can change and refresh the look of a room faster and as cost-effectively as a fresh coat of paint. While big jobs, high ceilings and tight deadlines may necessitate the services of a professional painter, there are many other instances that are conducive to a successful DIY experience.

Here are some tips to save the do-it-yourself painter both time and money!

- Use flannel-backed vinyl tablecloths from the dollar store as drop sheets — they're fairly durable, so they can typically be used multiple times. Place the tablecloths flannel-side up so that any paint drops landing on the tablecloth get absorbed cleanly.
- Save time on messy roller pan cleanups by lining it with a plastic grocery bag (turn it inside out if there's any print on the bag). When you're done painting, simply remove the bag by turning it inside out, and discard it cleanly.
- Invest in high quality paintbrushes. Buy good brushes now, clean them properly and they will pay for themselves not only in the quality finish they'll create, but in the number of times you'll be able to re-use them.
- Using the same brushes and rollers again the next day? In-between coats, simply wrap them in foil, then store in plastic bags overnight.
- "Expensive" paint doesn't necessarily mean "better" paint. Store brands can provide the same great quality as designer brands, without the steep price tag. Be sure to check out the "mis-tint" shelf at paint stores too. They often sell paint that was tinted to a shade not acceptable to a customer, so these otherwise perfect cans of paint are offered to the public for a fraction of the original retail price.

~ Monthly Musing ~
*"Life isn't about
waiting for the
storm to pass
... it's about
learning to dance
in the rain."*
~ Vivian Greene



SPRING INTO ACTION

Spring is peak home-buying time. If you're in the market for a new home this season, get a jump on your competition by ticking off these tasks before even beginning the home-hunting process.

- **Obtain a copy of your credit report.** It's always wise to check your credit standing through one of the free credit-reporting services once a year, even if you're not in the market for a loan, just to be sure the report is up-to-date and accurate. In the event it contains any errors or omissions (e.g., closed charge accounts that appear as available credit or repaid loans that show up as outstanding), you'll want to get those mistakes cleared up before they slow things down when you do need a loan or, worse, ruin your chances of obtaining a loan altogether.
- **Get pre-approved for a mortgage.** And make sure your real estate sales representative knows! By getting pre-approved, not only will your representative be able to target properties that fit your budget, you'll know that financing won't be a stumbling block when you do find that perfect home. Also, as a pre-approved buyer, you can offer sellers a quicker closing, which can give you the edge over competing buyers who have yet to secure their own loan approval.
- **Be available.** Make sure your real estate sales representative knows the quickest way to contact you as properties meeting your criteria become available. And have a contingency plan ready for viewing properties at a moment's notice — have a babysitter on speed-dial, for example.
- **Line up your crew.** Your property purchase will likely necessitate securing the services of professionals, such as a home inspector and a lawyer. Have your team lined up ahead of time so that you don't hinder the home-buying process by waiting until the last minute to recruit. Call your real estate sales representative and loan specialist first to get started!



SLOW COOKER MOROCCAN CHICKEN

INGREDIENTS

- 2 lbs. (1 kg.) chicken thighs, bone in, skin removed
- 1 Tbsp. vegetable oil
- 2 tsp. each ground cumin, ground paprika
- 1 tsp. each cinnamon, ground ginger, turmeric
- 1 Tbsp. harissa
- 1 medium onion, chopped
- 2 tsp. garlic, chopped
- 1 (19 oz./ 561 mL) can chickpeas, drained
- 3 carrots, chopped in 2-inch pieces
- 1 small butternut squash, peeled and cut in 2-inch chunks
- 1 c. dried apricots
- 1 (28 oz./ 825 mL) can chopped tomatoes
- 2 c. chicken stock
- 3 slices preserved lemon (*optional*)
- Salt and freshly ground pepper

TOPPINGS

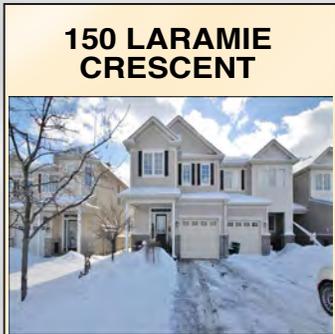
- ¼ c. chopped parsley
- ¼ c. chopped cilantro
- Grated zest of half a lemon

DIRECTIONS

1. Heat oil in a non-stick pan and brown chicken thighs for 2 minutes on each side.
2. Place browned chicken into slow cooker, and stir in all remaining ingredients.
3. Heat in slow cooker for 8 hours on low setting, or 4 hours on high.
4. Remove from slow cooker, sprinkle with toppings, and serve with couscous, rice or flatbread.

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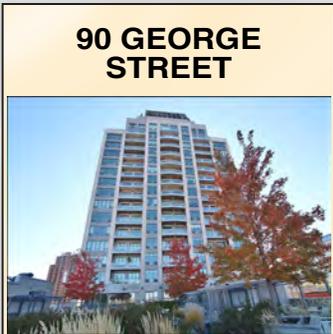
Results. Every SINGHAL time.



SOLD!



6 BED STONEBRIDGE HOME



PRIVATE 400SF TERRACE



4 BED/4 BATH BUNGALOW

Notes:
