



thesinghalreport

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Niraj Singhal
Hon. B. Comm., B. Admin.
Real Estate Broker

Office: 613-749-5000
Direct: 613-513-5658
Fax: 613-728-0548

niraj@thesinghalgroup.com
www.thesinghalgroup.com

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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MID-YEAR MARKET REVIEW

The Canadian Real Estate Association's (CREA) home sales activity forecast confirms that while affordability varies significantly across the country, tightened mortgage rules, higher mortgage default insurance premiums and an expected rise in mortgage interest rates all represent headwinds to affordable housing throughout Canada.

The balance between supply and demand has become increasingly tight in housing markets around the Greater Toronto Area and throughout Ontario's Greater Golden Horseshoe (a region that includes the GTA, Hamilton-Burlington, Oakville-Milton, Guelph, Kitchener-Waterloo, Cambridge, Brantford, the Niagara Region, Barrie and nearby cottage country), resulting in continued double-digit price growth.

Housing markets in places like Manitoba, Eastern Ontario, Quebec, New Brunswick, Nova Scotia and Prince Edward Island have all experienced, to varying degrees, a breakout year in 2016 following a number of years of stagnation, with rising sales drawing down elevated supply.

British Columbia is forecast to see the largest decline in sales in 2017 (-17.5 percent), followed by Prince Edward Island (-10.8 percent). Activity in both provinces is retreating from all-time highs reached last year. Newfoundland and Labrador is also forecast to see a decline in sales in 2017 (-8.4 percent), while Alberta is forecast to have the largest increase in activity in 2017 (+5 percent).

Elsewhere, overall sales activity is not forecast to change significantly from 2016 to 2017, although it's common for local activity within individual corners of the same city to vary considerably. Get a targeted analysis of activity in your area of interest by simply calling to request your free, no-obligation local sales update today!



* <http://www.crea.ca/news/crea-update-and-extends-resale-housing-market-forecast/>

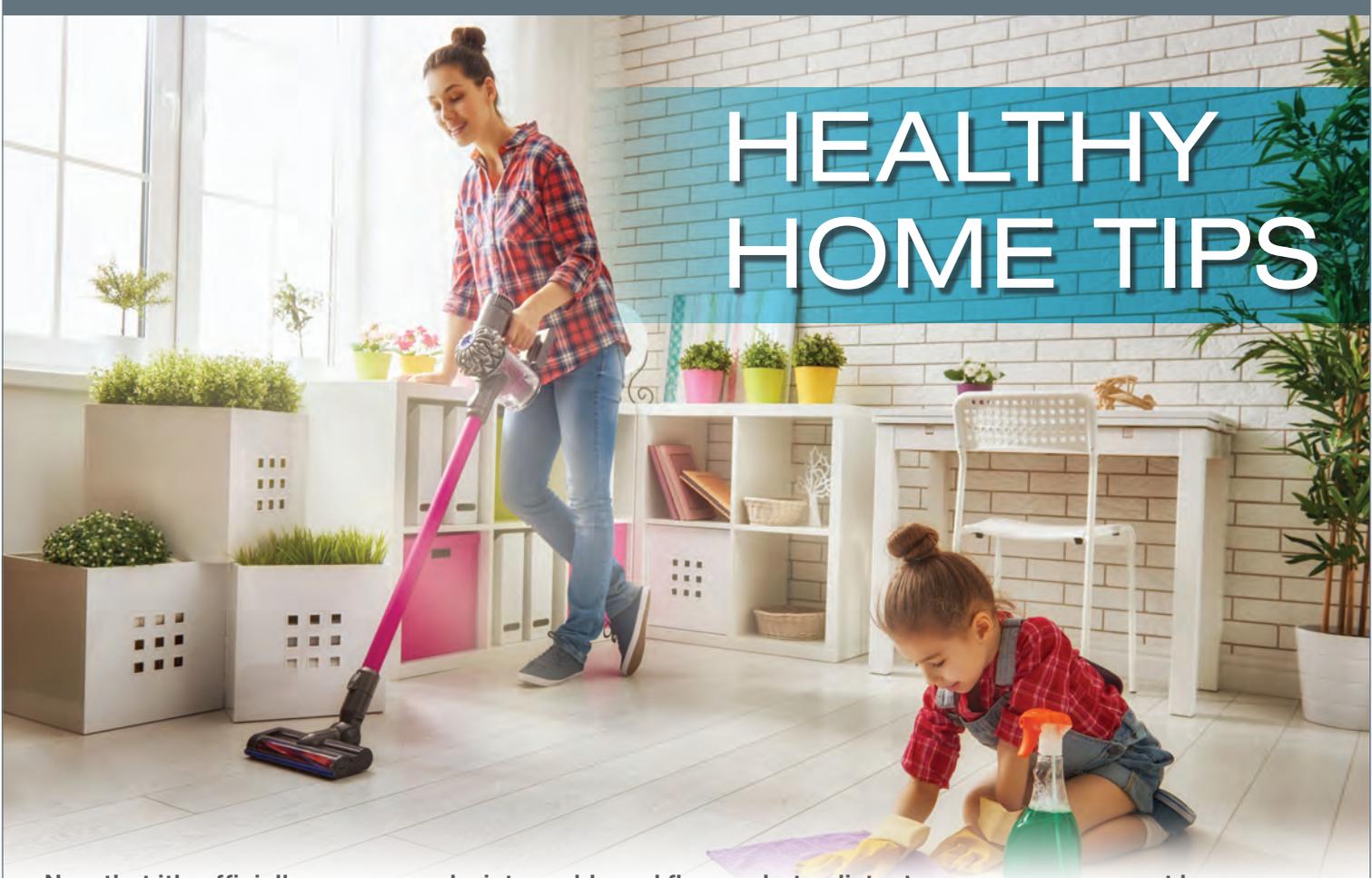
CNSFH

Terminology Tip

HOME EQUITY LINE OF CREDIT (HELOC):

A HELOC is a revolving line of credit, secured against the homeowner's home, that makes a certain amount of money available for the homeowner's use as needed. The borrower only pays interest on the money they use. It is a loan set up for a maximum draw, not a fixed dollar amount and because the balance of a HELOC may change from day-to-day, depending on draws and repayments, the interest is calculated on the daily balance.





HEALTHY HOME TIPS

Now that it's officially summer and winter colds and flus are but a distant memory, you may not be as focused on the day-to-day health of your household as you were a few months ago. But it's important to remember that your family's health is affected by not only germs, but by your inside living conditions too. Here are just a few household considerations to think through.

Air quality. You may think of air pollution as an outdoor problem, but it's inside the home that you spend much of your time. Consider an investment in an indoor air purifier, and a vacuum with a HEPA filter to trap spores and allergens in each room. HEPA stands for high-efficiency particulate air, and works by trapping harmful particles like pollen, mold spores, pet dander, dust mites and tobacco smoke to create healthier indoor air quality.

Mold. Sometimes you can see and therefore treat mold – scrubbing away black spots from around your shower tiles for example – and sometimes you can't, in cases where it may be lurking behind the walls, or sub-flooring that has been exposed to moisture.

Mold affects people differently, and can result in health symptoms ranging from mild stuffiness to persistent headaches, coughing, wheezing and breathing problems.

A professional home inspection, even if you're not planning on selling your home anytime soon, could prove to be a valuable investment in your family's health if it does, in fact, reveal hidden mold.

Inside your walls: Insulation. What's hiding in your walls? If it's asbestos or other hazardous insulation, you need to contact a professional as soon as possible. While it's a big job to remedy the insulation in your walls, it will pay you

back in a healthier environment, and an easier sale when you put your home on the market.

On your walls: Paint. Freshen up your walls with low-VOC (volatile organic compounds) paint, which is water-based, non-toxic and has little or no odor.

Smoke and Carbon Monoxide Detectors. While you may remember to change the batteries in your detectors at least twice a year – many people set their battery-changing schedule according to when the clocks change – it's worth checking out new technology that has come onto the market since you originally purchased your smoke and carbon monoxide detectors. For example, instead of trying to track down where a particular beep is coming from, some detectors possess the technology to notify you via an app as to which room in your home is experiencing a potential problem.

Hands-Free, Germ-Free Technology. Remember the old "Clap On, Clap Off" commercial, showing people clapping their hands to turn their lights on and off without touching a switch? Well, today's technology provides everything from apps that can automatically control your lights and alarm system to a motion-activated toilet-flushing sensor that allows you to avoid touching the germ-filled toilet handle, and similar no-touch technology for kitchen and bathroom taps.

HEALTHY AIR TIP: BREATHE GREEN, BREATHE CLEAN!

Houseplants like aloe vera, spider plants and peace lilies, just to name a few, not only beautify your living space, they also provide a natural air filter for cleaner indoor air.

In addition to producing oxygen, indoor plants can absorb contaminants like benzene and formaldehyde, a known carcinogen. Research also shows that plant-filtered rooms have 50 to 60 percent less airborne microbes, like mold spores and bacteria.*

Whichever plants you choose, make sure they're not toxic to pets and small children who may get into them.

* davidsuzuki.com



THE CORNER OFFICE

Whether you work at home full-time or just want to have a dedicated corner to work or play on your computer while at home, you'll want to create an area where you can be productive, that also blends into your living space.

If you're not lucky enough to have a spare room to convert into a home office, then consider these tips on how to incorporate your home office into another room:

- When looking around for a corner to carve out for your work space, be sure to avoid the bedroom at all costs – waking up to a stack of paperwork is no way to start the day! Consider the guest room, living or dining room, even the kitchen. Thanks to the popularity of furniture designed specifically for condominiums, working with a multipurpose room has never been easier. There are tabletops that fold down from the wall, armoires made especially to house computer equipment, small-scale desks that look right at home in the kitchen, and screens that serve to hide workstations and separate work space from living space.
- Instead of setting up a desk that looks like it came straight from an office supplies store, why not invest in one that complements the room's décor? An example would be a traditional roll-top desk that will lend charm to the room while hiding your supplies and equipment.
- In the same vein, also choose storage solutions that are less stark, and more decorative. For instance, forego the traditional metal filing cabinet for stackable wicker or wire baskets, or fabric-covered boxes of various sizes and patterns.

~ Monthly Musing ~

“Should you find yourself in a chronically leaking boat, energy devoted to changing vessels is likely to be more productive than energy devoted to patching leaks.”

~ Warren Buffett



CHECK IT OUT!

The real estate market is so competitive in some areas that being able to find and secure an appropriate property at an affordable price feels like winning the lottery instead of what it really is - the biggest expenditure you'll likely ever experience in your life! In your excitement to sign on the dotted line, make sure you get to know your property better, by investing in a professional home inspection.

Obviously houses and condos have different concerns, but here are just a few things that are common to both:

- Water is a glorious essential that sustains life, but when it's dripping from your ceiling, you'll be thinking of it in a whole different way. Inspectors check for watermarks and other evidence of leaks or floods.

- Home inspectors check for spotting on floors, walls and window frames that could indicate mold.
- Cracked walls are a concern, as they could signify a structural issue.
- Inspectors assess water pressure, and make sure drains function properly.
- Electrical and HVAC systems are also reviewed to ensure they work.

Home inspectors not only check properties visually but also rely on their noses to guide them to potential problems. Issues ranging from household mold to improper ductwork and venting can often be sniffed out by a qualified home inspector.

Depending on what the inspector unearths, you may want to reconsider your offer or, if you're still keen to own the home, at least be aware of and be prepared to pay for fixing the problems later.



Veggie-Stuffed Eggplant

INGREDIENTS:

- 2 small eggplants, halved lengthways
- 2 Tbsp. olive oil
- 1 onion, finely chopped
- 1 garlic clove, minced
- 1 small zucchini, chopped
- 1 sweet red pepper, chopped
- ½ tsp. black pepper
- ½ c. tomato sauce
- 4 plum tomatoes, peeled, deseeded, chopped
- 2 c. fresh spinach, chopped
- ½ tsp. dried thyme
- 1 tsp. dried basil
- 1 c. Monterey Jack cheese, shredded
- 4 Tbsp. grated Parmesan cheese

DIRECTIONS:

1. Heat oven to 375°F. Spray nonstick cooking spray in a baking pan.
2. Scoop the pulp from the center of each eggplant half, leaving a ½" of flesh.
3. Place the hollowed-out eggplants on the baking tray, brush insides and cut edges with 1 Tbsp. olive oil, and bake for 20 minutes.
4. Meanwhile, chop the eggplant pulp into small pieces. In a large sauté pan, heat the remaining 1 Tbsp. olive oil, then add the onion, garlic, zucchini, red pepper, black pepper and chopped eggplant. Cook until tender, 5 to 7 minutes, then stir in tomato sauce, tomatoes, spinach, thyme and basil. Cook another 5 minutes.
5. Remove eggplant from oven and carefully spoon the vegetable mixture evenly into each of the four shells. Top each filled shell with ¼ cup of Monterey Jack cheese and 1 tablespoon Parmesan.
6. Bake in prepared baking pan for 20 to 25 minutes, or until the eggplant is hot and the cheese is bubbly.



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4

Notes:
