



# 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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Each office is independently owned and operated.



## MARCH INTO THE REAL ESTATE SEASON

**It's time for homebuyers and sellers to take a deep breath ... the busy real estate season is ready to take off! What's the forecast for this year's real estate activity?**

Research by the Bank of Canada suggests that tightened mortgage rules will reduce sales activity in housing markets across Canada, particularly in and around Toronto and Vancouver. Meanwhile, potential homebuyers throughout other areas of the country are anticipated to pause on the sidelines, as they save up a larger down payment before purchasing and contributing to a modest improvement in sales activity during the second half of 2018.

The Canadian Real Estate Association (CREA) notes that the anticipated decline in Canadian sales activity in the first half of 2018 due to an erosion of housing affordability from tighter mortgage regulations may be mitigated by a number of factors. Some buyers who qualify for a smaller mortgage may purchase

a lower-priced home, while others may opt to stretch the amortization period to allow for more affordable monthly payments when financing their purchase.

It's at times like this, when home sellers need help with crafting a well-honed and executed listing strategy in order to maximize their home's selling price and minimize the time on market, and home buyers struggle with affordability concerns, that the services of an experienced real estate sales representative become even more crucial.

**Are you thinking of buying or selling this year? Please remember that you're welcome to call with any and all of your real estate-related questions — there's never any obligation!**



## Terminology Tip

### AMORTIZATION SCHEDULE

A table that details the payment amount, interest, principal and unpaid balance of a mortgage loan, allowing you to see exactly when your mortgage would be paid off. At the start of the schedule, the majority of each periodic payment is applied to interest since the interest is based on the outstanding balance; toward the end of the table, the majority of each payment is applied to the principal since the balance is much lower, gradually decreasing the balance of the loan until it reaches zero.



# SHINE A LIGHT ON SPRING CLEANING



**When it comes to ensuring the shiniest results from your spring-cleaning, it's most effective to start from the top and work your way down. Here's why.**

The laws of gravity are never so apparent than after you think you've finally conquered your spring-cleaning, only to look up and realize your ceiling fan is coated in dust. Start dusting the fan and see how fast the shine goes off all your hard work underneath.

This year, start spring-cleaning by dusting ceiling fans, light fixtures, the tops of bookshelves and window frames, and the cobwebs from the corners of your ceiling first, before working your way down.

When cleaning light fixtures, don't forget to dust the light bulbs too. Dust and dead bugs need to be wiped away not only because they look bad, but also because they are dimming the light emitting from the bulbs. Today's LED and CFL technology allow for a longer bulb life, so it's just logical that the longer the bulbs last, the more time they'll be around to collect dust.

Wipe light bulbs carefully with a dry cloth — a microfiber cloth works well; used dryer sheets are also effective and are an inexpensive, disposable way to get the job done too. Don't spray cleaners on light bulbs or even use a damp cloth on them as this may force water into crevices and result in not only a dangerous electrical situation for you, but may also cause damage to your lamps and light fixtures too. When deep cleaning, you may even want to turn off the circuit breaker that's connected to the lighting, just to be completely safe.

Illuminating your home means making sure your windows are squeaky-clean too, to allow in as much natural light as

possible. That means rolling up your sleeves and following these window-cleaning tips:

- Assemble equipment: bucket, warm water, dishwashing liquid, sponge or scrubber, squeegee, clean towels.
- Pick a time of day when the sun is not shining directly on the windows, as the heat can cause the water to dry too quickly, and streak or leave water spots.
- Fill a bucket with warm water and a squirt of dishwashing liquid.
- Dip a sponge or a scrubber into the bucket and squeeze out the excess water.
- Scrub the glass with a sponge or scrubber. If cleaning indoor windows, lay a large towel below the windows to catch any drips.
- Starting at the top, drag the squeegee horizontally across the glass to remove dirt and soapy water, wiping the blade on a clean towel as you go along.
- Wipe away any excess water with a lint-free cloth — microfiber towels are ideal.

**If you believe in the practice of feng shui, the ancient Chinese practice that promotes bringing positive energy into your home, then encouraging light from all sources is paramount. Feng shui follows the theory that light is the strongest manifestation of energy, so take the time now to clear the way to a bright, healthy, energized home!**

## HOUSEHOLD TIP: A FRESH APPROACH TO HOUSEHOLD SPRAYS



**Spring cleaning shouldn't leave your home smelling like harsh chemicals. Check out these more natural, but equally effective alternatives to store-bought sprays.**

1. For windows, glass and greasy stovetops: Fill a spray bottle with 1/3 vinegar and 2/3 water and simply spray and wipe clean. If you like, you can cut the vinegar smell with natural additives: pack orange, grapefruit or lemon peels, or even lavender flowers and leaves, into a jar and pour white vinegar over them. Leave for about three weeks then strain vinegar into a spray bottle.
2. For a sprayable air or fabric freshener: Mix 2 cups vodka with peels from 2 oranges, grapefruits or lemons, and add a sprig of mint or rosemary. Allow one week or two for all contents to infuse, then strain and discard solids. Mix liquid with an equal amount of distilled water, pour into a spray bottle and add about 20 drops of sweet orange or lavender essential oil. Shake well and use as an air freshener or to freshen up clothing, linens and fabric furniture. (Always test a small area before spraying on a larger surface.)

# HOW MAY I HELP YOU?

The services of a real estate sales representative are invaluable when it comes to selling your home. But by the same token, the “insider” information you can provide to your sales rep can propel your property to the top of the “sold” list that much faster. What can you do to help? Here are some suggestions!

- **PHOTOGRAPHS.** A house owner whose garden is still in its early spring slumber can provide quality photos of their property from the previous summer, when the gardens were in full bloom; a condo owner can similarly provide bright views of the extra space provided by their furnished balcony, during summery weather.
- **WARRANTIES.** Gather together valid warranties for any of the appliances that will be included in the sale, as well as any warranties covering the materials and workmanship for work you’ve had done on your home.
- **INSPECTION REPORT.** Some sellers pre-empt questions about their home’s conditions by having a pre-listing inspection performed on their property. Doing so lets buyers know homeowners are serious about selling, and confident about their home’s condition. If you’ve had an inspection done, be sure your real estate sales representative gets a copy of the report. If you haven’t had an inspection, talk to your real estate sales representative about whether it would be beneficial to do so in your particular case.
- **HOUSEHOLD “SPEC SHEET.”** Besides listing upgrades like granite countertops and hardwood flooring, list any chattels or extras you’re willing to include in the sale. On a non-tangible scale, write down what you’ve loved about living in your home and in your area. This could include everything from the view and how the sunlight brightens the home throughout the day, to the friendly neighbors, parking convenience, walkable shopping options, convenient transportation, close-by parks, and the delicious restaurants just down the street.



## HOW MUCH IS MY HOME WORTH?

We’re just on the cusp of the busy real estate season, so if you’re thinking of selling your home, you’ll want to touch base with your real estate sales representative right now, even if you’re not planning to put your home on the market for another few months.

The top question you may have is, “How much can I get for my home?”

To assess your home’s true market value, REALTORS® consider various social, political and economic factors. But that’s only part of the picture. Your home’s value also depends on specifics like location, size, condition, strengths and weaknesses, and the prices of comparable recently sold homes.

As part of the home selling service, your real estate sales representative will assess these factors in what’s known as a Comparative Market Analysis (CMA).

CMAs compare your home to similar homes, taking into account factors like number of bedrooms and baths, square footage, listing prices and selling prices, adjusting for any differences. The fewer adjustments necessary, the better the comparison, which is why realtors base their CMAs on the properties best fitting the criteria.

CMAs can list homes currently on the market, expired from the market, and sold. It is primarily the sold properties that are relevant to your CMA – the listing price of a home on the market isn’t always a good indication of its value, and those that have expired likely didn’t sell due to being overpriced.

CMAs are based on fact, rather than opinions, which makes them a very valuable tool in helping you arrive at a selling price that’s fair and will make for a speedy sale.

~ Monthly Musing ~  
*“I don’t mind going back to daylight saving time. With inflation, the hour will be the only thing I’ve saved all year.”*  
~ Victor Borge



# Almond Bundt Cake

## INGREDIENTS | CAKE

- 1 c. butter, softened
- 2 c. white sugar
- 4 eggs
- 2½ tsp. almond extract
- 1½ tsp. vanilla extract
- 2½ c. all-purpose flour
- 2 tsp. baking powder
- ½ tsp. salt
- ½ c. ground almonds
- 1 c. milk

## INGREDIENTS | GLAZE

- ¼ c. milk
- 1½ c. confectioners' sugar
- ½ tsp. almond extract
- ½ c. sliced almonds, toasted

## DIRECTIONS

1. Preheat oven to 350°F. Grease and flour a 10" Bundt pan.
2. Prepare the cake by first, in a large bowl, creaming together the butter and sugar until light and fluffy. Beat in the eggs, one at a time, then stir in the almond extract and vanilla extract.
3. Whisk together the flour, baking powder, salt and ground almonds, then beat into mixture, alternating with the milk.
4. Pour batter into prepared pan, then bake in the preheated oven for about 50 minutes, or until a toothpick inserted in the cake comes out clean. Remove from pan and let cool for 10 minutes before topping with glaze.
5. Prepare the topping by, in a small bowl, stirring together all glaze ingredients until smooth, then drizzling the mixture over the warm cake.



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### 37 DUNDALK PRIVATE



3 BED/3 BATH  
STONEBRIDGE  
TOWNHOME

### 160 GOLFLINKS DRIVE



**SOLD**

### 310 CALABAR COURT



STONEBRIDGE BUNGALOW  
BACKING ONTO GOLF  
COURSE

### 90 GEORGE STREET



AMAZING 400SF  
TERRACE

Notes:

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