



# 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](mailto:niraj@thesinghalgroup.com)  
[www.thesinghalgroup.com](http://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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## FITTING INTO TODAY'S HOUSING MARKET

**If housing supply is low and real estate prices are high in a given area, it usually means one of two things for buyers – they must either increase their budget, or downsize their housing expectations.**

The Canada Mortgage and Housing Corporation reports that the construction of single-detached homes fell between 2012 and 2016. The lower inventory, coupled with increased demand, resulted in a rise in prices for this housing type. If this is the case in your region, the result is that buyers who initially planned for a larger, single-family house may now be considering more compact footage.

Condos and smaller housing configurations are options buyers are warming up to, and in the process, residents moving into more “cozy” homes need to be creative about how they fit into their smaller spaces. Luckily, furniture manufacturers

are responding to the demand for space-efficient solutions and designing options specifically for today's smaller footprints. Furniture that flips up, slides out and folds down can now be cleverly concealed to fit into any space.

Don't automatically dismiss a smaller house or condo with great features, a reasonable price and other plusses because of the size. Today's creative furniture and storage options make it easier than ever to complete your home with clever space solutions that fit all your needs!

**Call today to find out about the many home configurations available in today's market.**



CNSFH

## Terminology Tip

### HOME INSURANCE

There are a number of insurance options for homeowners, including:

**MORTGAGE LIFE INSURANCE:** This takes care of paying the balance of the borrower's mortgage debt in the event the borrower passes away before the property is paid off.

**HOMEOWNER'S INSURANCE:** Also known as property or home insurance, it covers damages caused by fire, accidents, water damage, theft of property and other physical threats to the home.





## DEAR BUYER...

**It's taken you years to become intimately familiar with the particularities of your home, so when it's time to hand over the keys to the new owner, you'll want to do them a favor and jot down any points about the property that may smoothen their transition, for example:**

- Sometimes light switches aren't logically situated closest to the corresponding light. Leave a note to help the new owners make the connection.
- If there's a time gap between you moving out and the new owners coming in, you may decide to shut off the water valves to avoid the risk of damage from leaks in the empty property. Let the new owners know where the valves are and that they're shut off, in case they panic and call a plumber when the taps don't work. In fact, it's a good idea to mark all water shutoffs clearly for their future reference anyway.
- If you have an automatic garage opener, jot down the code, and also instructions on how to change the code as necessary.
- If you have trusted home services — a cleaner, a lawn maintenance company, a handyman who knows your home inside and out, a local baby sitter or flexible dog walker — you may want to leave their contact information behind for the new owners.
- Those leaving behind a garden may want to outline which perennials to expect in different parts of the garden and how best to care for those plants once the warm weather kicks in.
- Also in your note, include helpful tips about the area, such as where to buy the freshest baked goods, where to find out about community events like free concerts in the park, and even when garbage day is and how to dispose of things most efficiently. A folder with local food delivery services and a list of the most popular, nearby restaurants would be welcomed as well.

Don't forget to leave behind all appliance manuals, instruction papers and warranties for appliances and other things staying in the home, especially since some warranties may be transferrable to the new owners. If you've recently painted, you may want to leave the leftover paint or at least the paint chips in case the new owners need to match colors when touching up the paint in a particular room.

Buyers moving in will appreciate finding a roll of toilet paper, hand soap and paper towels left in the washroom for their use, and a few bottles of water in the fridge. For an extra-special touch, you could even leave them a bottle of wine to enjoy at the end of their busy move-in day.

Last but not least, you'll want to jot down your new address and contact information, in case any deliveries come for you that need to be forwarded on.

## HOUSEHOLD TIP: SLIDE INTO SPRING

**Are your sliding windows and doors hard to open after the long winter? Try these tips:**

**Put the slide back in your sliding windows.** Grease the skids by spraying silicone spray lubricant onto an old rag, then wipe it along the tracks.

**Open up sliding doors.** Use a wire brush to loosen any dirt, then vacuum and clean around the wheels and track. Once the track is clean, lubricate it with a paraffin or another dry wax; avoid oily lubricants as they will attract and hold dirt. If the door is still hard to slide after cleaning and lubricating the track, check if the rollers are rubbing against the track. Try turning the adjusting screw, located at the bottom of the door ends, to raise and lower the roller until the door rolls easily without rubbing on the bottom track.



# THE FINAL WALK-THROUGH

**While it's always wise to have a professional home inspection performed before you commit to buying a new home, buyers are also urged to do a final "walk-through" of the new home after their offer has been accepted, and before the sale is finalized.**

The walk-through tends to be when the buyers excitedly measure for curtains and blinds, make plans for renovating and decorating and really start envisioning themselves in the home, but it's designed to be much more than that.

While it's not the time to negotiate with the sellers about necessary repairs, it is the time to ensure that any repairs and other contingencies detailed on your purchase offer have been fulfilled, and that everything that was working when you put in your offer is still working.

As you walk through each room with an eye to the general condition of the home, check out both the electricity and the plumbing by turning on all the lights and running the taps and flushing the toilets. Run the hot water for at least five minutes to ensure it gets and stays hot. Partially fill the sinks and bathtubs and then check how fast they drain. If included in the sale, check that the fridge, stove, dishwasher, garbage disposal and kitchen and bathroom exhaust fans are all working, along with the washing machine and dryer.

Your real estate representative is a good guide to direct you on what to look for, so don't hesitate to ask for advice!



~ Monthly Musing ~

***"May your blessings outnumber the shamrocks that grow, and may trouble avoid you wherever you go.."***

~ Irish blessing

## CUT THE CLUTTER, CUE THE CLEAN!

**It's time for spring cleaning! Whether you're doing it for yourself or in anticipation of putting your home up for sale soon, you'll feel good about bringing a fresh sparkle indoors. As an added bonus, know that while you're getting your home into shape you're also getting yourself in shape, as housecleaning can be considered exercise too!**

According to [livestrong.com](http://livestrong.com), the longer and harder you clean, the more calories you'll burn. For example, a 150-lb. person washing dishes for 30 minutes would burn approximately 77 calories, while the same person mopping for 30 minutes would burn approximately 153 calories.

Before you run for the mop, make sure you clear the clutter in the room you're going to tackle first. Either put things back where they belong or dispose of them if they're just taking up room. It takes longer — and is less efficient — to clean around things instead of just removing them.

Once you begin to clean, start from the top of a room and work down. For example, light fixtures, the tops of bookcases and crown molding should all be dusted first before making your way down.

Use natural cleaners where you can. Filling a spray bottle with a fifty-fifty ratio of vinegar and water, for example, makes an efficient and economical go-to cleaner for most hard surfaces. (Test a small area if you're not sure.)

**Enjoy the fresh sparkle of the new season!**





# Vegan Sheppard's Pie

## Top layer:

- 3½ lbs. sweet potatoes
- ½ tsp. garlic powder
- ¼ c. almond milk
- 3 Tbsp. olive oil
- Salt to taste

## Bottom layer:

- 1 Tbsp. olive oil
- 1 large onion, chopped
- 2 large shallots, chopped
- 2 cloves garlic, minced
- 10 oz. mushrooms, chopped
- 1 (12 oz.) package tofu, crumbled
- ¼ tsp. rubbed sage
- 1 Tbsp. each fresh thyme, fresh rosemary, chopped
- 1 Tbsp. soy sauce
- 1 10 oz. bag frozen mixed vegetables
- 2 1/2 c. lentils, black beans or mixed beans, cooked
- ½ c. vegetable broth
- Salt & pepper to taste

## Preparation:

1. Peel sweet potatoes, boil until very soft, mash with garlic powder, almond milk, oil, and salt. Set potatoes aside. Preheat oven to 350°F and lightly oil a 9" x 13" casserole dish.
2. Heat olive oil in a large skillet, add onions and shallots and cook for 5 minutes. Stir in garlic, mushrooms, tofu, thyme, rosemary, sage and soy sauce. Cook for 5 minutes, then stir in frozen vegetables and cook for another 10 minutes.
3. Add cooked lentils or beans and the broth to skillet. Season with salt and pepper then pour mixture into the casserole dish.
4. Smooth the sweet potatoes on top. Bake for 40-45 minutes.

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**\$384,000**

**STONEBRIDGE**  
**\$394,900**



**HUGE TOWNHOME**

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Notes:

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