



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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TIPS FOR FIRST-TIME BUYERS

It's the busiest time of the year for real estate. If you know of a first-time homebuyer, please share this newsletter with them; there are exciting new benefits they need to hear about!

First-time homebuyers in Ontario, for example, will be interested in hearing how they can benefit from the recently-doubled land transfer tax rebate, under which they can now claim back up to \$4,000.

First-time buyers in Ontario and some other provinces may find themselves eligible for an HST tax rebate through the federal government. In Vancouver, first-time buyers benefit from a program that reduces or can even eliminate the amount of property transfer tax payable on a first home (depending on the cost of the home), while this year's new first-time homebuyer program in that province matches down payments of up to \$37,500 with an equal amount in a

government loan, interest-free and payment-free for five years.

First-time buyers anywhere in Canada with RRSP savings should be reminded of the benefits of RRSPs as a down payment tool too. Under the Home Buyers' Plan, a couple can each borrow up to \$25,000 from their RRSPs to put toward their first home. While the money does have to be paid back into their RRSP over a 15-year period, it can give first-time buyers a needed boost in their buying power now.

Both first-time and seasoned buyers need to be aware of any and all programs that could help them achieve home ownership. Please call today for the latest information!



Terminology Tip

TITLE SEARCH: An examination of the chain of title to property as indicated in public records, in order to confirm ownership of the subject property, and to verify that there are no liens or other claims against the property other than those scheduled to be erased at closing if conducted for a purchase. A title search verifies that all former owners have formally given up their rights to the property.





STEP ON IT!

There's nothing like the warm, classic allure of wooden floors. But even within this category there are many options, whether you're refinishing an existing wooden floor or installing a brand new one.

Refinishing an Existing Floor

Depending on the condition of your wooden floor and your own DIY comfort zone, you may be able to refinish your dull, scratched wood floor yourself. But before doing anything, make sure that your wood floor is actually wood, not wood-appearance laminate or engineered hardwood, which has a layer of hardwood over a plywood core.

Once you determine you have authentic wood floors, confirm what type of finish is currently on the wood — urethane, polyurethane, wax, lacquer, varnish or shellac? The finish will need to be removed properly according to what type it is.

Once the floor is stripped and ready to re-coat, you'll need to decide not only on the surface finish itself, but also on the sheen — the level of shine. Gloss sheens are the shiniest, reflecting the most light, while matte (or “flat”) sheens offer the least shine. Semi-gloss and satin sheens fall in-between those two categories. It's important to take into consideration that the finish can change the look, feel and even function of a room, as can the shade of the finish. Darker tones, such as mahogany, can create a more formal atmosphere while lighter shades are associated with a more casual, natural look.

Choosing a New Wood Floor

When it comes to wooden floor planks, size does matter.

While older homes tend to have the classic, narrow boards measuring 3/4” thick by 2 1/4” wide, today's homeowners are upsizing to floor boards that are 4”, 5” or even up to 7” wide.

Where can bigger be better? A smaller room might give the impression of a larger space with the installation of wider boards, simply because fewer joints are visible.

Another decision you'll need to make is whether to purchase prefinished wood — wood planks that arrive with the stain and the topcoat already applied — or unfinished wood that will need to be finished after installation. Prefinished wood is quicker to install, and allows you to see the final product immediately. On-site finishing, while it does take longer, allows you to have more control over the stain and sheen, and tends to be smoother as it is typically sanded after it is installed, and then finished as a single continuous plane.

There is a plethora of flooring possibilities available on the market these days starting with solid hardwood versus engineered hardwood, sustainable options like bamboo and cork floors, and parquet flooring. And then there is choosing a shade... dark, light, natural? Talk to a flooring professional to explore all of your options!

GREEN CLEANING TIP: BAKING SODA TO THE RESCUE!

Is your grout looking grotty? Even the cleanest bathroom can be off-putting if the ceramic tile grout lines look dirty. Cleaning them is often a challenge and the smell of strong bathroom cleansers can be overwhelming, especially in a small area. Here's a chemical-free way to clean your grout and make your tiled areas sparkle!

1. Spray the grout lines with hot water, then scrub grout with a stiff grout brush or hard toothbrush.
2. Make a paste with baking soda and water and apply it to the grout lines.
3. Mix a cup of hot water and a cup of vinegar in a spray bottle, then spritz the baking soda paste.
4. The mixture will start to foam. Wait a few minutes, then scrub with your brush, rinse well and dry with a soft cloth for visibly renewed tiles!



IT'S MOVING SEASON!

Hiring a mover? Moving is one of life's most stressful events, especially when you consider that you'll likely be trusting strangers to handle your valued belongings. To help ensure a smooth move, consider the following points when selecting a moving company:

- Talk to friends or family who have recently moved, and ask for references based on their experience.
- Get at least three different estimates, obtaining all the same details from each company. What packing materials do they use and are they included in the quote or charged separately? How will your belongings be protected during the move? If storage is required, where and how will they store your possessions? If you're packing up your own valuables, remember the company will not be liable for anything you've chosen to pack yourself.
- Do some background research. How long have the movers been in the business? Can they provide references? Are they members of any type of movers' association?
- Find out if the movers provide insurance to protect your possessions against loss or damage. Request a copy of their policy or a written summary of their coverage. Pay attention to any limitations on their liability. Is the coverage included in their quote or charged separately?
- Timing is everything. Try to choose a weekday for your move, schedules permitting. Generally, Saturdays and the end of the month are the busiest times.
- If living in or moving to an apartment or condo, remember to book an elevator well ahead of the moving date.



~ Monthly Musing ~

“Your present circumstances don't determine where you can go; they merely determine where you start.”

~ Nido Qubein

THE ABCs OF CMAs

To determine your home's market value, real estate sales representatives consider specifics like location, size, condition, strengths and weaknesses, and the prices of comparable recently sold homes. These factors are assessed 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. However, rarely are the homes used for comparison exactly like yours, so adjustments must be made for these differences. The fewer adjustments necessary, the better the comparison.

Much of the information in a CMA is available to real estate sales representatives through the Multiple Listing Service® and brokerage records. The fresher the data (the more houses sold over the last few months), the more useful the CMA. An effective CMA will consider all of the similar sales in the neighborhood in the last year.

CMAs can include 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. As such, they are a very valuable tool in helping you arrive at a selling price that's fair, and will therefore make for a speedy sale.





Meatloaf Roll

Ingredients:

- 1 Tbsp. butter
- 1 onion, minced
- 1 clove garlic, minced
- 1 carrot, peeled, chopped fine
- 1 c. mushrooms, chopped
- 2 c. fresh spinach, chopped fine
- 1 c. breadcrumbs, divided
- 2 eggs
- ¼ c. fresh parsley, chopped fine
- 1 tsp. each salt and ground black pepper
- 1 pinch nutmeg
- 1 lb. ground beef*
- ½ lb. lean ground pork*
- 1 c. Cheddar cheese, shredded
- 2 tsp. Worcestershire sauce

Directions:

1. Pre-heat oven to 350°F.
2. In a large skillet, melt the butter then add onion and garlic. Sauté for 5 minutes then stir in carrots, mushrooms and spinach. Sauté another 5 minutes then transfer to a large bowl.
3. Add ½ c. breadcrumbs, 1 egg, parsley, ½ tsp. salt, ½ tsp. black pepper and nutmeg to bowl. Mix well.
4. In a second bowl, combine ground meats, shredded cheese, ½ c. breadcrumbs and 1 egg. Stir in Worcestershire sauce, salt and pepper.
5. Place meat mixture between two sheets of waxed paper and flatten into a rectangle approximately 18" x 8". Remove top sheet.
6. Spread vegetable mixture evenly over meat, leaving a ½" border. Carefully roll up the meat from the short end, jelly-roll style, lifting and removing paper as you go.
7. Place roll into an 8" x 4" loaf pan and bake for about 1 hour, or until browned and juices run clear. Let meatloaf roll rest for at least 10 minutes before slicing.

* Use ground turkey for a low-fat alternative

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4 bed/3 bath home \$559,900

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Stunning home with pool \$749,900

122 CULLODEN CRES.



4 bed/4 bath \$639,900

Notes:
