



### 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**



FIRST OTTAWA REALTY  
BROKERAGE  
Each office is independently owned and operated.



## OUT OF THE BASEMENT AND ONTO SOCIAL MEDIA

**The next generation of homebuyers is here, and one driving force behind their buying activity is triggered to a degree by social media, generating "FOMO" – "fear of missing out."**

The proliferation of social media posts showing happy Millennium-aged homeowners posing in their newly purchased spaces appears to be having a domino effect on real estate sales for others in the same generation. In fact, a recent Ipsos home ownership poll shows that more and more Millennials are feeling more confident about their home purchase intentions, and report an increased likelihood of buying a home within the next two years.

Another survey showed that Millennials – the largest home-buying generation since the baby boomers – are willing to share their home purchase on social media more so than a new job or car, or even a birth announcement! It's no surprise, then, to hear the same report concluded that 33 percent of first-time Millennial buyers purchased a home after seeing photos of others' properties on social media, with the thought process being, "If they can buy a home, why can't I?" An additional 24 percent of survey respondents said

social media photos triggered them to think, "It's time to grow up and buy."

As Millennials move out of their parent's basements to form households and then perhaps start filling up those households with children, their housing needs will change again, triggering more ripple effects in the housing market.

**Please call for the latest information on today's housing options, whether you're interested in upsizing, downsizing, or right-sizing to a home that works best for your own needs.**



\* [https://info.bankofamerica.com/assets/pdfs/BofA\\_2018\\_HBIR\\_FINAL.pdf](https://info.bankofamerica.com/assets/pdfs/BofA_2018_HBIR_FINAL.pdf)

CNSFH

## Terminology Tip

### BETTERMENT

An improvement to a property (not including regular maintenance or repairs) that contributes to an increase in the value of the property.

Public betterments include the construction of a new school in your area, roads being put in where there were no roads, a new sewer system, new water mains or new sidewalks, while private betterments include adding a second bathroom or replacing a laminate kitchen counter with granite, which is a home improvement that raises your home's value.



# HOME BUYING FOR THE AGES



**When searching for a new home, on top of the size of the home, style, location and price, home buyers need to take into account their personal growth cycle and the specific needs that come at each life stage.**

**In your 20s and 30s:** While your first home isn't typically your last one, you do want it to serve your needs for a few years to come.

At this age you may be just starting to grow in your career, and the salary you're being paid may not reflect the hours you're putting in. Do you have the time and money to dedicate to home maintenance? If you're single, a small condo, near to work, with little maintenance required by you can be ideal. But don't close your eyes to slightly larger options too, to give you something to grow into — perhaps with a partner or child in your next stage of life.

Be sure to think through what type of mortgage is best for you in the long term. For example, while a variable or adjustable-rate mortgage may tempt you with its lower rates, you will also want to talk to your mortgage representative about the pros and cons of a fixed-rate mortgage to help with budgeting expectations over time.

**In your 40s and 50s:** You're probably at the peak of your career and earning years, and if you have children in the household and a mortgage too, you're most likely also in your busiest spending years.

If you're looking for a new family home, you'll want to talk to your real estate agent salesperson about getting the most usable space and most convenient amenities. Your job and family will weigh heavily in your decision, and you may find yourself considering things like:

- Your commute from work. Will you be moving to a home further from your job or job prospects just to get a bigger

backyard or living space, when in reality the longer commute will mean you won't get home in time to enjoy it during the week?

- The demographics of the area. If you have children, for example, you'll likely want to move into an area that includes families with whom you have shared interests. A social network of like-minded individuals makes living where you do more pleasant for both you and your entire family.

**In your 60s and beyond:** With retirement now either a new lifestyle or an imminent reality, homeowners start viewing their homes under a new light.

Empty nesters may find themselves recognizing that their home doesn't align with their needs anymore, whether that means rooms that simply aren't being used or area amenities like schools not being a necessity. In addition, house residents may find stairs becoming a hardship, and outdoor maintenance and gardening turning from a pleasure into a nuisance. At this point, homeowners may want to get the most out of the equity they've built up in their home to put toward their new lifestyle.

The key to happy home ownership at any age lies in recognizing your changing wants and needs, and being aware of the value of your current home in supporting your next steps.

**Talk to your real estate sales representative about your plans, and find out how much your home is worth in today's market so that you can get an idea as to how it can support your next move.**

## SUMMERTIME BAR SOAP TIPS



- Love gardening, but hate getting your nails dirty? Before you head to the garden or tackle your planters, scrape your fingernails over a bar of soap to keep dirt from getting under your nails, and make for an easier cleanup.
- Have a home or cottage garden that acts as a buffet for mice, rabbits or deer? Garden stores sell different deterrents, but why not try this more economical approach first: Cut up a bar of strong-smelling soap (Irish Spring for example), wrap the pieces in bits of cloth and staple the little pouches onto wooden stakes. Hammer the stakes into the area of the garden you want to protect, sprinkling any soap scraps right onto the ground. Replenish the soap shavings that you toss on the ground from time to time, as they get washed away.
- Building a new deck or cutting wood for a cookout? Lubricate your screws with a bar of soap and consider running your saw blades through it too, to allow them to pierce the wood easier.
- The summer weather brings everybody — and everything — out. If you're bothered by insect bites, some people claim that rubbing a dampened bar of soap onto the bites helps to lessen the itching.

# KITCHEN CONVENIENCE

**Dreaming of a bigger, more functional kitchen with increased storage space? Put down the sledgehammer and consider these simple suggestions first.**

- The first step in figuring out how to make more room for all your stuff is to review what stuff you actually use, and get rid of the rest. Do you really need 16 different jars of spices, 9 novelty coffee mugs and specialty stemware for every type of drink? When was the last time you used your juicer? Your sandwich press or George Foreman-type grill? Your zucchini spiralizer? Your electric bread maker? And moving onto those overflowing kitchen drawers, how about that pickle picker, strawberry stem remover and avocado slicer? Turn some of the bigger items into cash by advertising them online, and then donate or toss whatever you can't sell.
- Now that you've purged, you already have more room. In fact, there may be storage room right in front of your eyes. For example, consider adding magnetic strips along the walls to hold knives and small metal kitchen tools, and rods on the walls with hooks to hold baskets, pots and kitchen utensils. Add a shelf inside a cupboard to double its space; put another one above the cabinets for extra storage room. Now look down, how about turning that empty kick space under your floor cabinets into drawers?
- Short on counter space? Consider rolling in some help when you need it with a wheeled cart that can perform multiple duties: as a prep area in the kitchen, a drink cart in the living room, a serving cart in the dining room, and storage too! Invest in an extra-large cutting board that can be stored vertically on the floor beside your stove, and then accessed easily to place on top of your (cold) stovetop for an instant prep area. And then there's the convenience of an over-the-sink chopping board that not only saves counter space but also makes for a neater workspace, with any overflow falling right into the sink instead of on the counter.

It's often not the size of the kitchen, but how it's organized, that can make for the most efficient and enjoyable workspace.



## GOODNIGHT MOVE!

**Moving from one home to another makes for a busy, often exhausting day. Plan for a smooth moving day and a relaxing first night by following these packing and moving tips.**

### ~ Monthly Musing ~

*“Life is short,  
break the rules.  
Forgive quickly,  
kiss slowly. Love  
truly. Laugh  
uncontrollably  
and never regret  
anything that  
makes you smile.”*

~ Mark Twain

1. Moving with small children and/or pets? As much as you may want the whole family to be involved in the excitement of the day, recognize that you'll be able to work more efficiently while your young children and pets will be safer and happier if they can be sent off to stay with a friend, relative or babysitter for at least a few hours while furniture and big boxes are being loaded and unloaded.
2. Pack a clear plastic box containing your personal first-night essentials: pajamas and a change of clothes, toilet paper, soap and toiletries, towels, a shower curtain and hooks, medications/ prescriptions, emergency first-aid kit, charging cables for phones and laptops and a set of sheets for your bed.
3. Avoid the possibility of a mammoth meltdown from a pint-sized family member by placing essential toys, blankets, non-perishable snacks and drinks and anything else that provides comfort, along with diapers, wipes, bottles and formula if necessary, in a second clear plastic box. Also include favorite pajamas and bedding for the child's room for easy first-night access. If you have a pet, be sure to have their bed and food just as handy for their inaugural-night comfort too!
4. Kids thrive on familiarity, so make sure that their room is set up first, with their same furniture, bedding and toys to provide a sense of comfort in their new surroundings. Some experts suggest holding off on making big changes at the time of the move, such as moving a child from a crib to a bed.
5. Speaking of bedding, be sure to make up your own bed as soon as you move in too, so that at the end of a long day it'll be ready for you to drop into and enjoy a well-deserved rest!

# Piri-Piri Prawn

## INGREDIENTS

- 4 Tbsp. olive oil
- 4 Tbsp. lemon juice
- 4 garlic cloves
- 2 whole red chillies, deseeded
- 1 tsp. sea salt
- 1 tsp. smoked sweet paprika
- 1 tsp. fresh oregano
- 1 tsp. fresh thyme
- 16 -18 large, fresh prawns in their shells
- 1/3 c. fresh cilantro, chopped, for garnish
- 2 lemons, sliced, for garnish

## INSTRUCTIONS

1. Into a blender or food processor add the oil, lemon juice, garlic, chillies, salt, paprika, oregano and thyme. Blend thoroughly, then spoon into a large, resealable plastic bag.
2. Add prawns to bag and ensure each one is thoroughly coated with the marinade.
3. Place bag in fridge and marinate for at least two hours, or up to one day.
4. To BBQ: Heat grill to hot, remove shrimp from bag, discard marinade.
5. Barbeque shrimp for 3 to 4 minutes on each side, until they turn pink.
6. Sprinkle with chopped cilantro and serve with grilled lemon slices for garnish.



The information and opinions contained in this newsletter are obtained from sources believed to be reliable, but their accuracy cannot be guaranteed. The publishers assume no responsibility for errors and omissions or for any damages resulting from the use of the published information. This newsletter is provided with the understanding that it does not render legal, accounting, or other professional advice. Not intended to solicit properties or businesses listed for sale and agency agreements in place with other real estate brokers. Whole or partial reproduction of this newsletter is forbidden without the written permission of the publisher. © Market Connections Inc® 2018, Phone: (800) 387-6058.

Results. Every SINGHAL time.

**430 KILMARNOCK WAY**



**SOLD!**

**3 SILVERTHORN COURT**



**GORGEOUS GOLF COURSE HOME!**

**105 KELSO WAY**



**SOLD!**

**1140 GABLEFIELD PRIVATE**



**SOLD!**

*Notes:*

---

---

---

---

---

---

---

---