



# 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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Each office is independently owned and operated.



## TIME TO RETIRE YOUR HOME?

**A recent Ipsos poll has found that as homeowners age, their attachment to their home grows, resulting in nine out of ten Canadian homeowners age 65 and older voicing their preference for staying in their current home throughout their retirement.\* Would that make sense for you?**

All wishes and intentions aside, the reality is that almost 15 percent of Canadian seniors have a mortgage, so between household debts and limited pension plans, it can be a struggle for many senior homeowners to stay in their homes. In fact, many seniors simply don't have enough savings and investments to cover the costs associated with aging in place. Some 77 percent of seniors rely on the Canada Pension Plan as their primary source of income, while 73 percent lean heavily on their Old Age Security pension to help make ends meet.

Downsizing to a smaller house or condo is a popular direction, but

even if you can still afford your house and aren't ready to downsize, you may want to consider "right-sizing" to another home that takes aging into consideration. That could mean fewer stairs, or a location closer to family, medical facilities or conveniences.

If you or a senior family member is trying to decide whether to remain in the current home or downsize to a more age-relevant environment, remember that a no-obligation discussion is just a phone call away. Together, we will review your real estate selling and buying options, and discuss the most appropriate and affordable ways for you to enjoy the home of your choice.



\* <https://www.ipsos.com/en-ca/news-polls/HomeEquity-Bank-Poll-July-2018>

CNSFH

## Terminology Tip

### FAIR MARKET VALUE

This is the selling price to which a buyer and seller can agree, depending on market conditions.

Fair market value is the highest price that a buyer would pay for a property, and the lowest a seller would accept, assuming both parties are reasonably knowledgeable about the property and are under no pressure to buy and sell. Sale prices of similar properties in the same area are valuable in determining fair market value.





# YOUR FUTURE HOME

**Technology is being developed faster than most of us can keep up with these days, and there are so many interesting ways to incorporate it into our homes, whether for our own use or to boost the interest in our house or condo when it comes time to put it on the market. Here are just some ways to update and connect your kitchen with technology.**

For a truly connected kitchen, look for new kitchen appliances that offer Wi-Fi or Bluetooth connectivity features. By connecting them through a digital hub, you'll be able to manage all your connected devices easily and efficiently.

No time to flip through cookbooks to find recipes, then write down the ingredients you need, then physically shop for them? Today you can download apps that suggest meals for you based on your preferences, your allergies, what you currently have in your pantry, the time needed to prepare the meal and countless other directions.

Grocery lists can be created through a device that scans barcodes or accepts verbal additions to an app that keeps track of your list. If you don't want to physically leave the kitchen to shop, simply order your groceries online with a click of a button. You can then, without touching your smart oven, verbally instruct it to turn on to a certain temperature, while a GPS-type of system can read out recipe directions as you prep.

Not to be outdone, refrigerators are getting smarter too, with even more smart features on the way. For example, imagine a fridge with an actual screen on the front, complete with a built-in LCD tablet that keeps track of everything from grocery and to-do lists that sync to your phone, to your family's calendar, to recipes! Or how about a fridge with a panoramic camera inside that allows you to check out your

fridge contents from your smart phone, from wherever you are? And of course, if you can now raise and lower your heating and air conditioning temperature from your phone, why not the temperature of your fridge and stove?

Your smart appliances allow you to be smarter with your time, before you even open your eyes for the day. Wake up and smell the coffee with your programmable coffee maker — some smart coffee makers even have Wi-Fi capabilities to allow you to adjust how strong you want your coffee.

So how about that busy smart phone of yours — is it time to cut the cord on it? You can, with a kitchen counter that works as a charging surface. Fewer cords around the home means a cleaner look, and fewer things to trip over or get yourself tied up in a knot about. Get a charge out of your kitchen by installing a smart counter top: simply set your compatible wireless appliances — smartphones, smart watches, smart tablets for example — on top of the charging countertop surface for some impressive and practical smart home technology!

Of course, you don't have to turn your kitchen into a full-blown, high-tech smart kitchen all at once. While the cost of connected kitchen devices has already dropped because of the growing popularity of kitchen staples like smart fridges and stoves, make sure you do your research and figure out which features make sense for your own budget and lifestyle.

## HOUSEHOLD TIP: GUT INSTINCT



If your family enjoys baking with pumpkins or carving jack-o-lanterns at this time of year, just be sure you don't end up with a frightening plumbing bill!

Pumpkin "guts" (the pulp and seeds) are soft and mushy, making many people think it's OK to wash them down the kitchen drain. It's not!

Any pumpkin pulp you wash down the drain will become hard and sticky, clogging up the drain or garbage disposal, and necessitating a visit from your plumber to cut through and scrape the insides of your pipe. Instead, separate the seeds for roasting if you want, then compost the pulp or throw it in the trash if you don't have a compost bin.

# CLEAN LIVING

As we head into cold and flu season, it's worth taking note of these household ideas to keep germs at bay.

- 1. Add an air purifier.** As the cooler weather blows in, we spend more time indoors, and according to the Environmental Protection Agency, indoor air pollution can be two to five times higher than outdoor air pollution. An air purifier can control pollutants, chemical vapors and even odors in your home.
- 2. Change your furnace filter.** If you have an HVAC system, change the filter to ensure not only cleaner air but also more efficient airflow and operating efficiency.
- 3. Invest in a good bathroom exhaust fan.** Protect your bathroom and your health with a fan that will not only remove the excess moisture from the air that can cause walls, paint and trim to deteriorate, but also discourage illness-causing mold and mildew to develop.
- 4. Consider no-touch faucets.** One of the first rules of staying healthy is to wash your hands often. But why run the risk of re-infecting clean hands by touching a germy faucet when those sensor-operated faucets you've seen in public washrooms are now available for home use too? The water starts flowing when it detects your hand under the faucet, so you can avoid touching any germs left on the faucet from the last person.
- 5. Keep disinfecting wipes handy.** Stop the spread of germs by consistently wiping down hard services in busy rooms. These include countertops, doorknobs, faucets, refrigerator handles, phones, computers and laptops, and TV remotes.



## THE PRICE OF PAINT

### ~ Monthly Musing ~

*“Have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.”*

~ Steve Jobs

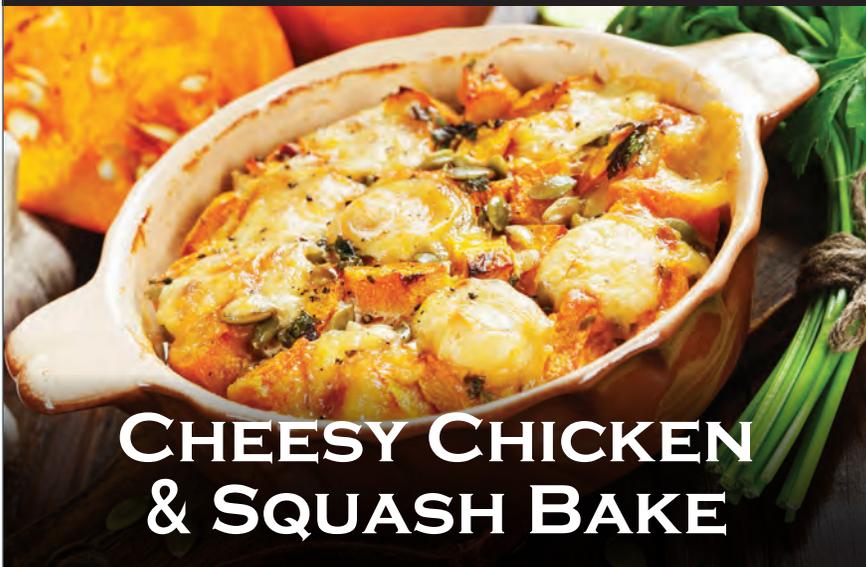
Your Listing Salesperson has no doubt explained the importance of painting your home before it goes on the market, in order to freshen it up and boost its sales appeal. But did you know the actual color of paint you choose can not only increase (or decrease) interest in your home, but can also influence the price you sell your home for?

A Zillow study of more than 135,000 photos of sold properties from January 2010 to May 2018 was analyzed to help identify which paint colors helped to sell homes. Results came in as follows:

- **Living room.** Go neutral in this room by choosing a warm tan with pinkish undertones. That shade was credited for a 1.3 percent bump in home price.
- **Bathroom.** Rolling on the bathroom blues, especially in a light blue or a periwinkle blue shade of paint, can also boost your sales price by 1.3 percent.
- **Kitchen.** Red alert! Back away from brick-red or barn red paint on your kitchen walls — the study showed an average \$2,310 drop in the selling price of homes with red-hot kitchen walls. Instead, consider painting your upper and lower cabinets different colors. This style, referred to as “tuxedo cabinets,” is effective in combinations including dark gray, navy blue or black. Choosing one of those colors for the bottom of your kitchen cabinets while painting the top cabinets white, for example, can increase the sales price of your home by an average \$1,547.

Some paint companies now offer digital tools to help you upload your photos and visualize the look of your home with different paint shades. However, when in doubt, a good fallback position for universal sales appeal is to choose light, neutral shades of paint that won't distract from the overall design of your home.





# CHEESY CHICKEN & SQUASH BAKE

## INGREDIENTS .....

- 2 Tbsp. olive oil, divided
- 1 lb. squash (or pumpkin), seeded\*, peeled, cut into 1" chunks
- ½ cauliflower, cut into florets
- 1 c. cream
- 1 c. grated cheddar cheese
- 2 tsp. Dijon mustard
- 2 slices bacon, chopped
- ½ c. breadcrumbs
- 2 Tbsp. grated Parmesan cheese
- 2 Tbsp. fresh chives, finely chopped
- 6 chicken thigh fillets, quartered
- 4 cloves garlic, crushed
- 2 Tbsp. fresh parsley, chopped, divided

## DIRECTIONS .....

1. Pre-heat oven to 400°F (200°C).
2. Toss pumpkin and cauliflower with 1 tablespoon olive oil and arrange in a roasting pan with an 8-cup capacity. Place in oven and bake 10 minutes, uncovered.
3. In a small saucepan, heat cream until just simmering. Remove from heat and add cheddar cheese and mustard. Whisk until smooth.
4. Remove vegetables from oven, mix in the cheese sauce and return to oven for an additional 10 minutes, or until vegetables are almost tender.
5. While vegetables bake, add bacon to a large frying pan and cook for 4 to 5 minutes, or until crisp. Crumble cooked bacon and then transfer to a bowl. Toss with breadcrumbs, grated Parmesan and 1 tablespoon chives. Season with salt and pepper.
6. Add remaining oil to frying pan and cook chicken for about 2 minutes on each side, until browned. Add the garlic and cook for another minute.
7. Remove vegetables from oven, add chicken and garlic to roasting pan and stir to combine. Sprinkle with breadcrumb mixture and return to oven for an additional 10 to 15 minutes, or until chicken is cooked through. Garnish with remaining chives and chopped parsley to serve.

*\*If desired, toss raw squash or pumpkin seeds with a teaspoon of melted butter, spread in a single layer on a baking sheet and bake at 300°F for about 45 minutes, or until golden brown. Toss with a pinch of salt and enjoy as a snack or as a garnish.*

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**430 KILMARNOCK WAY**



**SOLD!**

**3 SILVERTHORN COURT**



**SOLD!**

**105 KELSO WAY**



**SOLD!**

**137 SUNITA CRESENT**



**4 Bed/4 Bath With Pool**

*Notes:*

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