

HOME FRONT

ISSUE - VI



The best time to buy your dream home is now.

Editor's Note

Dear Patrons,

Our nation is slowly but steadily fighting against all odds to rise and return to normalcy. We are now on a journey to 'unlock' and the strict lockdown that we have been subjected to over the last few months is gradually being relaxed. However, it is important to remember that we must now adapt to the new normal - where we need to be extra cautious and safe, to prevent being infected by COVID-19.

Therefore, we at KG have left no stone unturned. We have introduced multiple measures at our workplace and construction sites, to ensure the safety of our employees, staff, labourers and customers. The pandemic has posed different forms of challenges, from the purchase of materials to finding resources and manpower, but we have been working hard to overcome these hurdles. With our newfound courage and safety measures in place, work has progressed significantly. It is safe to say that KG is now geared up and ready to lead you towards a safe future, by providing the quality homes that you have come to expect from us.

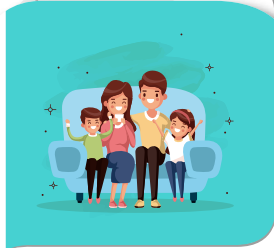
Meanwhile, please stay safe and know that you can always count on KG.
#staysafewithKG

Warm Regards

Gayithri Punjabi-Mirza
(Vice President)

MEASURES TO PREVENT COVID-19

Lowest Risk



Home alone/ with housemates

- Stay home as much as possible
- Try to allow only people you live with into your home
- Wash your hands frequently for a minimum of 20 seconds
- Clean and sanitize commonly used surfaces such as doorknobs, tables etc.
- If you're sick, stay home and isolate from housemates

Moderate Risk



Outdoor Activities

- Wash your hands often and don't touch your face
- Stay at least 6 feet from people you don't live with
- Wear a mask
- Avoid shared surfaces, like swings or benches

Higher Risk



Outdoor Gatherings

- Wash your hands often and don't touch your face
- Stay at least 6 feet from people you don't live with
- Wear a mask
- Don't share food, toys, and other items, and avoid shared surfaces
- Avoid participating in events like these frequently

Highest Risk



Indoor Gatherings

- Wash your hands often and don't touch your face
- Stay at least 6 feet from people you don't live with
- Wear a mask
- Don't share food, toys, and other items, and avoid shared surfaces
- Open windows for better ventilation
- Avoid gathering indoor as much as possible

Adapted from Julia Marcus, Harvard, and Eleanor Murray, Boston University

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NEWS

THE BEST TIME TO BUY YOUR DREAM HOME IS NOW



If you are one among those who aspire to own a home, it's true that there is no better time to take the plunge! The pandemic presented us with uncertainty that has led many of us to change our perspective about investing in a house. A house is not just a valuable asset, but also gives us the security and comfort of having a space to call your very own.

A recent poll by Anarock revealed that over 48% of the respondents chose real estate as their choice of investment over other asset classes, while a public poll on Twitter also showed that 76% of the respondents chose the same, mainly due to the lower risks attached to it. With interest rates of home loans reaching a 15 year low, people have gained more confidence to invest in real estate. These surveys stand testament to the fact that people are very keen to own a home in the country, now more than ever.

To further add to the good news, the RBI recently slashed the repo rate by 40 basis points (100bps = 1%), bringing down the repo rate to an all time low of 4%. Repo rate is the rate at which the RBI lends funds to commercial banks. This means that those who opt for home loans can now avail the loans at interest rates as low as 6.70%, meaning housing just became increasingly affordable for many! This also means that people can go in for a top-up loans with the money saved, which can be used to furnish and customize their homes further or for other purposes.

Additionally, now you can choose to go for a fixed rate of interest over a floating rate, as floating rates are highly volatile at the moment. Last but not the least, you can also earn rental income which could further reduce your financial burden, especially if your home is located in a metro city. Therefore, investing in a house now will be a complete win-win situation for anyone.

Thus, the time has come to stop contemplating. Invest now, before it's too late!

JOKE CORNER

WHY DID THE HOUSE GO TO THE DOCTOR?

ANS: IT HAD A WINDOW PANE.



Lifestyle tips



- Add a pop of color to your room by painting just one wall in a different color.
- Swap your regular pillow covers with brightly colored/textured covers for a new look.
- Buy several basic picture frames and paint them in one color and create a gallery wall to uplift any boring wall.



**DON'T
SNOOZE
AND
LOSE!**



**NOW IS
THE BEST
TIME TO
BUY YOUR
HOME!**



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