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REaVIEW

Dear Readers,

REaVIEW is a monthly news digest bringing to our clients and well-wishers news updates on major developments in the realty industry. The periodical will keep the readers updated on the significant changes and trends affecting real estate development within the country as well as globally, thus helping them in taking informed and calculated investment decisions

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Sunil Kumar V
Founder & Managing Director
Asset Homes

SIMPLE COST-SAVING TIPS FOR RENTERS TO SAVE ON RENT



The rise is primarily being driven by demand outpacing supply. With developers targeting luxury residential spaces and new launches being skewed at the high-end of the market, affordable rental spaces are being pushed out. Professionals moving into urban centres like Bengaluru, Mumbai, and Gurugram contribute to this pressure on demand. For renters, the outcome is intense competition and rising expenses.

How can tenants cut rental expenses without moving far from work?

Location is the sole most determinant of rental costs. Being near central business districts or entertainment areas might cut travelling time, but it hugely increases monthly rent. Experts recommend finding suburbs a little beyond prime areas that are well-served by public transport. An extra 20-minute travel time could translate to savings of several thousand rupees every month, and those stack up significantly in a year's time.

Can shared accommodation really make a difference?

Living with a roommate remains one of the most practical cost-cutting strategies in cities where one-bedroom apartments command good rents. Under this setup, tenants can share rent, utility, and maintenance in equal proportions while still living in desirable locations. Landlords in Delhi or Hyderabad, for example, usually allow renting by room, but tenants should be wary of lease terms to ensure they are not violating subletting provisions.

Is downsizing to smaller units a feasible option?

For people who value privacy over communal living, going smaller in size is usually the easiest solution. Small sizes like studios or one-room-kitchen (1RK) units are generally cheaper compared to entire one-bedroom apartments and also have lesser maintenance. Though this means sacrificing on living space, for most working professionals it is an economically sound compromise between autonomy and price.

Should tenants steer clear of fully furnished apartments?

Though apartments that come furnished save the hassle of buying bare necessities, the added cost of such properties typically drives up monthly rent. Experts note that opting for an unfurnished apartment and spending once on simple, moveable furniture typically leads to long-term cost savings.

These purchases can be rolled over upon changing homes, turning single-time spend into ongoing savings on rent.

What is the place of composite rent in budgeting?

Composite rental agreements, where the landlords merge rent with utilities like electricity and water into a single fixed payment, are also on the rise. This not only makes monthly payments easier but also protects tenants from the up-and-down nature of utility bills. A fixed outlay helps tenants budget their other outgoings and savings more accurately.

Can bulk rent payments save costs overall?

While unorthodox, there are landlords willing to accept rent up front for six months. On the latter, they might make minor concessions. For tenants who have excess liquidity or stable jobs, the arrangement can serve as insurance against savings and anxiety. On the other hand, this comes with a need for mutual agreement and confidence between landlord and tenant.

Does a longer lease guard against frequent rent increases?

Renewal tenures are usually followed by rent hikes, which usually come in the range of 8–10 per cent every year. Taking a two- or three-year lease instead of the typical 11-month lease enables the tenants to fix rates for a longer duration, postponing these increases. Tenants who will be staying put in the same city for a long while benefit greatly from such stability.

Is rent negotiation still possible in the current market?

Even in a landlord's market, negotiation has its place. Tenants willing to commit to longer leases or pay a higher security deposit may be able to bring down the rate of annual increase. For example, agreeing to a five per cent hike instead of ten helps soften the impact of compounding rent increases over several years.

For renters, increasing rental inflation is emerging as a medium-term problem. But by making the right choices from location selection and lease bargaining to joint housing and composite rent contracts it is feasible to lower expenses without sacrificing the standard of living. Financial planners emphasise that rent outgo is not merely an expenditure but a manageable one, if only renters manage it with prudence and flexibility.

WHEN IS THE BEST TIME TO SELL YOUR HOME IN INDIA? MARKET PATTERNS ACROSS SEASONS



The timing of a property sale in India is far from incidental. Demand fluctuates with seasons, driven by cultural, financial, and practical considerations. While buyers' decisions are ultimately shaped by affordability and broader economic conditions, the time of year often determines how quickly a property moves and at what price.

Real estate agents across major metros say that interest in property tends to surge during certain months, while others see a lull in demand and sale. For sellers, understanding these cycles can make the difference between closing a deal swiftly and waiting for months with limited enquiries.

Festive and Winter Season Impact

The property market traditionally records heightened activity from October through January. This period aligns with major festivals, such as Navaratri, Dussehra, Diwali, Christmas, all of which are regarded as auspicious occasions for making long-term investments. Buyers see this as a positive time to finalise big-ticket purchases, and sentiment often translates into transactions. Companies disbursing annual festive bonuses add further momentum, as additional cash in hand pushes more households towards property decisions. Bonuses can range from 15-25 per cent of annual salary in many sectors, directly boosting purchasing power. Even as younger buyers may not be guided entirely by customs, the weight of tradition in Indian households keeps this season firmly in favour of sellers. Developers too align their launches with festivals, adding discounts and offers, which collectively keep buyer attention high.

A Spring in Transactions in Spring

The period between February and March, just ahead of the closing of the financial year, witnesses a surge from tax-related motivations. Many buyers, particularly salaried professionals, look to acquire investment proofs before March 31 to avail of tax savings under Sections 80C and 24 of the Income-tax Act, 1961. This period also coincides with announcements of salary increments. Higher expected disposable incomes encourage families to upgrade to larger homes or purchase second properties. Weather also

plays a role; moderate temperatures make site visits easier, adding to the favourable climate for transactions.

Slump in Summer Sale

April to June is a mixed phase. It begins with festivals like Gudi Padwa and Ugadi, which prompt a short burst of transactions, particularly in Maharashtra, Goa, and southern states. But as temperatures climb, buyer enthusiasm tends to drop. The heat discourages site visits, and with schools closed for summer vacations, families often prefer to travel rather than hunt for homes. However, some parents also use this break to involve children in home selection, timing visits when academic schedules are less demanding.

However, real estate consultants caution that overall volumes are lower than in festive months. Sellers waiting for premium offers may be disappointed in this season, as market activity thins out.

Wet and Damp in Rains

Between July and September, many cities grapple with heavy rains, waterlogging, traffic snarls, and power disruptions, all of which discourage potential buyers from venturing out. For sellers, another challenge emerges: damp patches, leakages, or seepage issues that get exposed during the season, making properties harder to present in the best light. Traditionally, religious calendars also contribute. In northern India, the Shradh period is regarded as inauspicious for property purchases, while in Tamil Nadu and neighbouring states, the Aadi month sees low activity for similar cultural reasons. Yet, a section of buyers deliberately schedules inspections during monsoon, treating it as a stress test for construction quality. A house that performs well during heavy rains can reassure a serious buyer. Sellers who use this time to carry out repairs and showcase resilience of their property can still find takers, though deals remain fewer. While seasonal patterns set broad trends, the health of the wider economy and local real estate dynamics remain the stronger forces. Interest rates, availability of home loans, policy incentives, and job market stability directly influence how many people enter the housing market at any given time.

<https://www.outlookmoney.com/real-estate/homebuyers-can-refuse-possession-of-house-in-absence-of-promised-facilities-rules-maharashtra-tribunal>

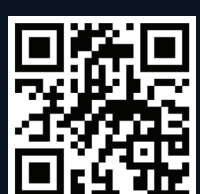


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