

City introduction: Toronto 多倫多簡介

With the launch of Pan Am game, spot light falls on Toronto again!

隨著泛美運動會的登場，
鎂光燈都在多倫多閃爍了！

Toronto is a city with more than 5 million residents, and is the focal economic area of Canada, contributing 35% of the whole country's GDP.

多倫多，是一個人口超過500萬居民的城市。她的經濟貢獻佔了全國國民生產總值的35%，堪稱是加拿大的經濟心臟與命脈。

As for the property market, there are loads of good choices for both self-use & investment. Since we had launched Toronto's property offerings for quite some time, we have categorized our buyers into 2 groups:

關於房地產市場，御峰置業提供多倫多市樓盤已有相當長的一段時間。而多倫多市也有很多優質的地段可供投資、買賣。我們的買家大致可分為2類：

The first group is self-user buyers: they don't have a specific focus on location, but shared a common factor of being close to their families & friends, their working places & around good school zones. Buyers scattered from the Eastern suburbs - Scarborough, Northern parts - Markham to Western area - Mississauga.

第一類為自用客戶，購買者沒有集中一個特定的地理位置，但卻有一個共通點：希望能接近家人、朋友們及鄰近優質校區。主要目標就分散到東郊的士嘉堡市、北部的萬錦市和西部的密西沙加市。

The second group reflected most of our buyers – the investors: they are more focusing on their choice of property characteristic - traffic convenient locations i.e. close to Downtown, Subway lines, North York & Markham. The reason being, good locations can secure their investment where as for new-comers, a finger-tip distance to their families & friends could enhance their interest of purchase. However, comparatively low housing prices in Toronto versus HK, historical low exchange rate and the expected steady growth of housing market are the core reasons driving new immigrants and investors to buy. Experienced buyers are willing to further expand their scope to Mid-town, Richmond Hills, or even Mississauga.

第二類為投資客戶，購買者主要集中於幾個領域：市中心、地鐵沿線、北約克區及萬錦市，主因仍是利好的位置、鄰近家人及朋友們。而對中、港的新移民及投資者來說，低匯率趨勢及穩步上揚的樓價升值，絕對是購買的主因。購買者更進一步擴大其範圍至市中心，列治文山，甚至是密西沙加市。

As for the choice of properties, off-plan condos still dominate the market for its' comprehensive rental & capital gain. New buildings are hassle-free to overseas investors. Veteran investors will also add townhouse & single detached houses to their shopping list. However, townhouses & single detached houses are poised to have lower rental yields. Big investors usually expect decent yields at around 5-6% p.a. On the other hand, high net worth investors would prefer to buy and pay their own mortgages rather than paying rents.

至於投資的物業類型，還是以未落成的樓花是為主導，因為這是綜合性租賃和資本回報的最佳選擇。而新落成樓盤總能為海外投資者帶來高回報及易於管理的方便。資深投資者則對城市排屋及獨立屋特別垂青，但租金回報率則較低。至於資本收益，他們仍然期望高回報率(約5-6%的年利率)，可是有實力的租戶則寧願自購物業、支付按揭取代租賃。