







地產·威廉  
WILLIAM CHAN  
647-896-8939

最近和很多朋友客戶 萬，閣下要2成的首期!銀行再估價不足 所以你不是在銀行對於按揭還是手鬆的時候去買房而等到銀行也手緊時才入手，我只能說你有財力，到時 請加緊入貨。因此當有人和你說他會等跌市買，我認為他們都是實力鴻厚的買家，你趕緊和這些人做朋友，希望到跌市時你要買房但沒有銀行願意貸款時他們也許可以幫幫你。小結，置業是人生大事你當然要細考慮我希望你要買也希望盡快買，除非你是上述所講的實力鴻厚買家，不然閣下最終還是買不到心水地段的好房子。房價多年來最終只有往上。你沒有買，最終閣下還是跑不過大市，只有當買不上的份。筆者多年來已經見不少有打算買房的人和我說 "當年我就應該買"，到頭來還是沒有買只有抱怨一場空等。

人，一心想著跌得越多越好。隔岸觀火的你可能會等到百物蕭條才出手入市，但就本人所見，很多時候這類人多半是還沒有置業。他們對於買賣流程交易所需銀行貸款按揭都沒有經驗，到跌市時又未必買。對於這類型的人，大部份都只想不買，就大多倫多加拿大這地區房價上走已經有好幾年時間，近一代人可能不知道市況不景氣時買家要跟銀行拿貸款有多麼的困難。房價走下坡時，買房子要的還是金錢，不管是銀行給買方的貸款或是買家自己的資金，錢是離不開的。因此，你要買一個一百萬的房子自住，閣下最少要有房價的三成才能有選擇，為什麼? 算來看看，如果房市跌三成，一百萬的房子會是七十

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\*Not intended to solicit properties or clients currently under contract



# Market Watch

February 2017

## Sales Up and Listings Down in February

TORONTO, March 3, 2017 – Toronto Real Estate Board President Larry Cerqua announced that Greater Toronto Area REALTORS® reported 8,014 residential sales through TREB's MLS® System in February 2017. Despite the fact that February 2016 had one more day due to the leap year day, this result was up on a year-over-year basis by 5.7 per cent compared to 7,583 sales reported last year.

"The February statistics tell me that many Greater Toronto Area households continue to view home ownership as a great long-term investment. The high demand for ownership housing we're seeing is broad-based, with strong sales growth for most low-rise home types and condominium apartments. This makes sense given the results of a recent consumer survey undertaken for TREB by Ipsos, which found an even split between intending first-time buyers and existing homeowners who indicated that they were planning on purchasing a home in 2017," said Cerqua.

While the demand for ownership housing grew over the past year, new listings entered into TREB's MLS® System in February were down on a year-over-year basis by 12.5 per cent to 9,834.

The MLS® HPI Composite Benchmark Price was up by 23.8 per cent compared to February 2016. Similarly, the average selling price was up by 27.7 per cent year-over-year to \$875,983. Annual rates of price growth continued to be strongest for low-rise home types, particularly detached houses. Growth rates for condominium apartment prices were also in the double digits, likely a result of strong demand from first-time buyers.

"The listing supply crunch we are experiencing in the GTA has undoubtedly led to the double-digit home price increases we are now experiencing on a sustained basis, both in the low-rise and high-rise market segments. Until we see a marked increase in the number of homes available for sale, expect very strong annual rates of price growth to continue," said Jason Mercer, TREB's Director of Market Analysis.

## Sales & Average Price By Major Home Type February 2017

|                 | Sales |       |       | Average Price |             |             |
|-----------------|-------|-------|-------|---------------|-------------|-------------|
|                 | 416   | 905   | Total | 416           | 905         | Total       |
| 2017            |       |       |       |               |             |             |
| Detached        | 793   | 2,928 | 3,721 | \$1,573,622   | \$1,106,201 | \$1,205,815 |
| Semi-Detached   | 199   | 452   | 651   | \$1,085,484   | \$712,276   | \$826,359   |
| Townhouse       | 257   | 908   | 1,165 | \$671,243     | \$653,584   | \$667,480   |
| Condo Apartment | 1,632 | 728   | 2,360 | \$515,424     | \$404,460   | \$481,194   |

| Year-Over-Year Per Cent Change |        |       |       |       |       |       |
|--------------------------------|--------|-------|-------|-------|-------|-------|
| Detached                       | -6.8%  | 6.0%  | 3.0%  | 29.8% | 35.4% | 32.5% |
| Semi-Detached                  | -16.0% | -6.2% | -9.5% | 27.6% | 33.2% | 29.4% |
| Townhouse                      | 2.4%   | 7.7%  | 6.5%  | 32.4% | 32.4% | 28.0% |
| Condo Apartment                | 14.0%  | 20.3% | 15.9% | 18.2% | 23.6% | 19.2% |

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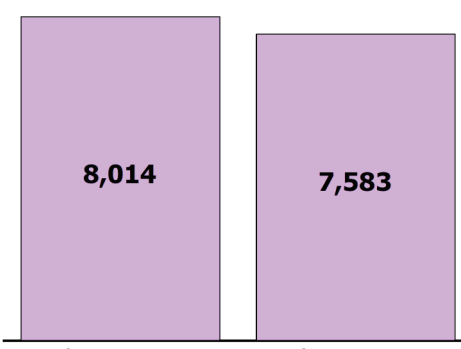
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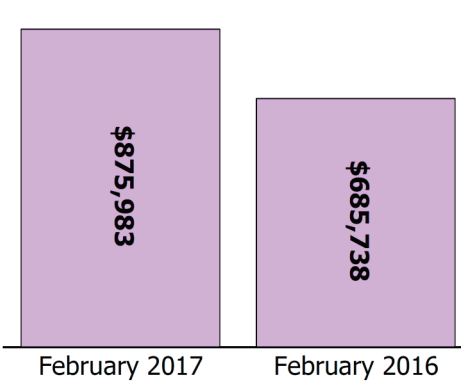
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## TREB MLS® Sales Activity



## TREB MLS® Average Price



## Year-Over-Year Summary

|                 | 2017      | 2016      | % Chg. |
|-----------------|-----------|-----------|--------|
| Sales           | 8,014     | 7,583     | 5.7%   |
| New Listings    | 9,834     | 11,234    | -12.5% |
| Active Listings | 5,400     | 10,902    | -50.5% |
| Average Price   | \$875,983 | \$685,738 | 27.7%  |
| Average DOM     | 13        | 21        | -38.1% |

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WOODBINE: DAVID WONG\*

905-474-0500 | davidwong@livingrealty.com

8 Steelcase Road West, Unit A

Markham, Ontario L3R 1B3

NORTH YORK: ALAN HU\*

416-223-8835 | alanhu@livingrealty.com

685 Sheppard Ave East, Suite 501

Toronto, Ontario M2K 1B6

NORTH MARKHAM: CHRIS TAM\*

905-888-8181 | chrismtam@livingrealty.com

735 Markham Street, Unit 12

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<sup>1</sup> Some conditions apply and subject to the registrant's gross earnings. Contact a branch manager for more details. E&OE | \*Sales Representative \*\*Broker

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