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TO BUY OR NOT TO BUY? IN TODAY'S LOW INTEREST-RATE ENVIRONMENT, SHOULD YOU BUY THAT HOUSE?

By IRIS GONZALES

“The time to buy is when there’s blood on the streets.” Baron Rothschild, a member of the Rothschild banking family, is credited to have said that.

The 18th-century British nobleman, so say stories from that period, made a fortune speculating in bonds in the panic that followed the Battle of Waterloo against Napoleon in 1815.

World War C or coronavirus disease 2019 (COVID-19) doesn’t involve guns and swords and men on horses fighting each other but it is no doubt a crisis of epic proportions and there’s certainly blood all over. The pandemic has certainly ripped through the Philippine economy, which is now in its first recession in 29 years.

Interest rates have hit rock bottom as the government exhausts all tools to keep the economy running.

In this environment, should people be buying property? Is there opportunity in this crisis?

Piper Chaucer Tan of Philstocks Financials said this indeed could be a good time to buy property.

“But it will depend on the type of property given the uncertainty,” Tan said.

SECONDARY MARKET

He said buying in the secondary market may be good because there will be a significant drop in prices and a property investor who has ample liquidity can take advantage of this.

“Geographic location will be a major consideration for purchasing a property,” Tan said, adding that properties in key cities outside Metro Manila is a good investment option.

As the government decentralizes the

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LIVE, WORK & PLAY IN THE NEW NORMAL

By MICHAELA M. TANGAN

Of the many things we yearn during the pandemic, nothing tops that sense of peace and security, knowing that your family is tucked safely and comfortably at home.

For the last months that we've been locked down, we can't help but wonder about life's "what ifs." "What if I had a conducive space for work?" "What if I have a space for my own little garden?" or "What if I have a home that I can really call my own?"

In a virtual interview with **The STAR**, Jeffrey Ng, president of Cathay Land — one of the fastest-rising real estate firms



Cathay Land president Jeffrey Ng believes that South Forbes Golf City is more than ready to address the needs of the post-pandemic new normal.

in the Philippines — paints us a picture of a post-pandemic township.

"Given how this pandemic has emphasized the urgent need to decongest the National Capital Region (NCR), abundant open spaces, vast greenery, walkable sidewalks, and sufficiently sized roads that can accommodate both cars and bicycles are a must," Ng envisions.

"With the advent of social distancing and work from home set-ups, developments must also have ready access to fast internet, which is not an issue for South Forbes Golf City," he adds.

Just 18 kilometers south of the Metro, Cathay Land brings us just that, and more. The property developer rises up to the challenges brought by the crisis and looks beyond creating post-pandemic homes through South Forbes Golf City.

The South Forbes Golf City is a 250-hectare master-planned township located at the heart of the Silang-Sta. Rosa-Tagaytay growth corridor. It boasts of eight boutique communities, each presenting its distinctiveness by drawing inspiration from international themes such as Phuket, Bali, Tokyo, Paris, and Miami.

Completing the township's high-end communities and upscale villages are the mixed-use, mid-rise residential condominiums like Stanford, Scandia and Fullerton Suites.

In the middle of a tranquil, suburban setting stands a commercial center called Westborough Town Centre and the 18-hole South Forbes Golf Club.

"At South Forbes, we are eyeing more office spaces so employers can keep their employees at close proximity for convenience and ease of coordination. Aside from addressing the needs of the new normal, other beneficial effects of our preparations are less carbon emissions driven by the fact that workers need not be stuck in traffic for hours anymore. By saving those precious hours, workers can spend more time with their families, exercising or exploring new hobbies — in short, a better quality of life with positive economic and environmental sustainability," he said.

DRAWING THE LINE, CLEARING THE BLUR

Pre-pandemic, finding work-life balance was one of the biggest challenges for working professionals as time was



Drawing inspiration from the rain-forested and mountainous island in Thailand, Phuket Mansions will transport you to your personal paradise.



Find inner peace and relaxation at the Tokyo Mansions clubhouse. A visit to the clubhouse, which is inspired by Japanese zen, will remove your stress and worries.

"I believe this is the best time to invest in a house and lot in South Forbes, both from the health and financial point of views as an investment. It's good for the mind and good for the pocket. To our surprise, the demand even increased during and after this pandemic."

mostly consumed in traffic. Now that we're taken aback by the sudden shift to a work-from-home (WFH) arrangement, we struggle to draw a line between work and home life.

Ng sees this transition, as well as the high risk of transmission of COVID-19 in densely populated areas as contributing factors to the shift in Filipino's preference when it comes to choosing a home.

"People now prefer areas that are not crowded with abundant access to fresh air while maintaining accessibility to the most basic need. The value of good health and personal well-being is now more important than ever. By moving to a modern



For students seeking a quality education close to home, Fullerton Suites is just a short walk away from the Chiang Kai Shek College - South Forbes campus. They can spend less time commuting and more time learning.



Aspiring entrepreneurs can set up their own business at the lower and upper ground floors of Stanford Suites 3, a mixed-use condo set to rise beside the South Forbes Cyber Park.



Daytona at Miami unit exudes vibrant American style architecture, which will transport you to America's panhandle state, known for its grand beaches and rich culture.



The Chateaux de Paris clubhouse and its French-inspired architecture will transport you to the City of Love.



The Meiji at Tokyo Mansions draws inspiration from Japanese architecture. It features a harmonious blend of modern and classical touches while staying true to its identity.

township like South Forbes, you promote a healthier atmosphere where one can live, work and play," he added.

He also noted the spike in prices of homes in Metro Manila. The price of a studio or one-bedroom unit in the city could get an aspiring homeowner a three-bedroom house at South Forbes, Ng said.

"For those working from home, our access to fast and reliable internet is one. Another is our variety of lot sizes ranging from 150 sqm. to 870 sqm. per cut. Whether you opt for a smaller or bigger size, they are all functional and spacious enough to accommodate your living and working needs," he said, referring to the township's other plus points.

Aside from having a spacious home with serene environment, which is fit for the new normal's WFH and distance learning setups, Cathay Land's newest development is paces away from lifestyle spaces and workplaces, even in Metro Manila.

South Forbes has a direct access to the Cavite-Laguna-Expressway (CALAX) Laguna Boulevard interchange, which leads to South Luzon Expressway (SLEX) via Mamlasan, Manila-Cavite Expressway (CAVITEX) via Kawit or toward Nasugbu via the future Cavite-Tagaytay-Batangas Expressway (CTBEX). It is even more accessible today, thanks to the newly-opened Laguna Boulevard and Laguna Technopark CALAX interchanges.

The world-class project is within close proximity to prominent schools such as Chiang Kai Shek College South Forbes campus, St. Scholastica's College Westgrove, South Forbes City College, Xavier School Nuvali, Brent International School, Miriam College Nuvali, Ateneo Graduate School of Business, as well as Laguna campuses of University of Santo Tomas, De La Salle University and University of Perpetual Help System.

Within minutes, South Forbes homeowners may run their errands at S&R, Solenad Nuvali, Shopwise and Vista Mall. A healthy stroll would also take you to MarketPlace by Rustan's, CoffeeBean and Anytime Fitness at Westborough Town Centre and Westborough Park Square.

The pandemic did not only strengthen our spirit but has more so broadened our perspective in life. Today, we take action and find the answers to our "what ifs."

"I believe this is the best time to invest in a house and lot in South Forbes, both from the health and financial point of views as an investment. It's good for the mind and good for the pocket. To our surprise, the demand even increased during and after this pandemic. We saw double-digit growth in the past two months," Ng told **Property Report** editor Iris Gonzales in a separate Zoom interview.

"People need more sunshine and clean air. We have that in abundance. People realize that it's a very good financial investment and it's also good for one's own health and sanity," he capped.

To learn more about Cathay Land's South Forbes development, call (632) 8635-7777 or visit www.southforbes.com.



Nusa Dua at Bali Mansions features a tropical vibe, well associated with the tourist hotspot in Indonesia. Not only can you call this your home, it can also be your personal paradise.