## Realizing Realty 房產賞析

## Immigration to Canada 愛移が



There are hundreds of thousands of Hong Kong immigrants in Canada, but quite a few of them have returned to Hong Kong after 1997. During the "Occupy Central Movement" 5 years ago and the recent "Anti Extradition Bill", had made many Hong Kong people immigrated to Canada again.

加拿大擁有數十萬香港移民,但有相當多居加港人在九七後回流香港,五年前「 佔中運動」至最近的反修例風波期間,又有不少香港人移民加拿大。



Canada has always been one of the most desirable destinations for Hong Kong immigrants. In the 1980s, Sino-British negotiation on Hong Kong political issues had made many Hong Kong people immigrated to Canada, of which 1992, 1994 and 1995 reached the peak. According to Statistics Canada, the number of Hong Kong immigrants in these three years ranged from 31,000 to 44,000. This trend of immigration has declined year after year since 1995. Until the "Occupy Central Movement" in 2014, the number of returning Hong Kong-Canadians reached more than 200,000, and the number of Canadian passport holders who lived in Mainland China and other places reached 300,000. In fact, after the "Occupy Central Movement", immigration to Canada and the "reflow" of Hong Kong-Canadians has shown an upward trend. More than 1,500 Hong Kong people have immigrated to Canada in 2018. Obviously, the continuous chaos caused by the "Extradition Bill" has accelerated the enthusiasm of Hong Kong people to apply for immigration to Canada, especially among talented professionals.

加拿大從來都是香港移民最嚮往的目的地之一 。上世紀八十年代,中英展開九七香港回歸談 判,港人移民加拿大掀起熱潮。香港移民人數 最多的是1992年、1994年、1995年。根據加 拿大統計局的統計,這三年的港人移民從三萬 一千到四萬四千人不等。這波移民潮自1995 年後逐年遞減。到2014年發生「佔中風波」 之前,持有加拿大護照的回流港人高達到二十 多萬人,加上中國大陸等地居港的加拿大護照 持有者,人數更達三十萬人。其實,從「佔中 運動」開始,已經持續低迷的港人移民加拿大 就開始增加,而居港加拿大華人的「再回流」 也呈現出上升的趨勢。2018年已有一千五百 多香港人移民加拿大。顯然,這次圍繞著「逃 犯條例」引發的連續性動盪,加速了香港人申 請移民加拿大的熱潮,其中尤以精英為多。

Hong Kong people choose to immigrate to Canada, not only because Canada is one of the seven largest countries in the West, but also better welfare policy, medical care, education, children benefit, low-income social security and stability in social & political environment. Canada Multicultural policy has also demonstrated its beauty.

港人選擇移民加拿大,不但因為加拿大是西 方七大國之一,而且在福利政策上,有比美 國相對更完整的醫療、教育、兒童、低收入 保障等,社會環境也全,並且擁有全球良好 口碑的多元文化政策。

There are many ways to immigrate to Canada, which can be briefly divided into the following major categories:





移民加拿大的途徑很多,大致可分為下列幾大 類別:

## Federal Express Entry: 聯邦快速技術移民通道:

Target audience should be good in English, young, highly educated (Master or PhD), preferred applicants with Canadian qualifications and work experience.

目標對象要英語好、年紀輕、學歷高(碩士或博士)、最好有加拿大學歷和工作經驗的申請人。

This immigration program does not require any employer's guarantee but using a scoring system. It is difficult for people who do not have Canadian work experience and Canadian qualifications to score. However, this project has a short processing time and low cost!



這個移民項目不用僱主擔保,憑藉一己之力移 民加拿大,採用打分制,所以一般沒有加拿大 工作經驗及加拿大學歷的人很難達到分數。但 這個項目審理時間短,費用低!

Express Entry has many ways to get additional scores: for example, through the Labour Market Impact Assessment (LMIA), you can add 50 points for skill-workers, 200 points for senior management; Extra points can be added if applicants have brothers & sisters living in Canada and/or proficiency in French. Provincial Nomination Program can gives applicants 600 bonus points!

然而 Express Entry 有許多加分項目:如透過 勞動市場影響評估部 (Labour Market Impact Assessment 一LMIA) 安排普通職位可加50 分、高級管理階層可加200分、有加拿大兄弟姐 妹、懂法語都可獲加分。而加分最多的項目就 是省提名 (Provincial Nomination Program),可 得600加分!

Different provinces have different categories and different requirements. It is broadly divided into no employer category and employer sponsorship category. No Employer category is most popular in Ontario. Employer Sponsorship is basically the main channel for Hong Kong people to immigrate to Canada.

省提名的加分,不同省有不同類別和不同要求。 大致分為無僱主類別及僱主擔保類別。無僱主類 別,目前最受歡迎的是安省。而僱主擔保基本上 是現時香港人移民加拿大的主要通道了。



Investor/Entrepreneur Business Category Immigration: 商務類別移民:

**Canadian Federal Start-Up Visa** was implemented in 2013 with the main purpose of attracting innovative entrepreneurs to immigrate to Canada and start a company to create jobs that stimulate economic growth. From 2019 to 2021, the annual global quota is 500-1,500. This project has no requirements on assets, taxation, management experience and relevant work experience. Applicant can get a Canadian PR Card in just 12 months!

加拿大聯邦創業投資移民(Start-Up Visa)從 2013年實施,主要目的是吸引創新企業家移民 加拿大,創辦公司創造就業,從而刺激經濟增 長。由2019至2021年,每年全球限額接收共計 500-1,500個。該項目無資產、税收、管理經驗 和相關工作經驗的要求,12個月即可一步到位 獲得加拿大楓葉卡!

**Québec Investment Program** as a veteran investment immigration project has many advantages: no basic language requirements and no entrepreneurial risks, which has been favored by those affluent applicants.

**魁北克投資移民**作為加拿大老牌投資移民項目, 魁省投資移民有很多優勢:無基本語言要求,無 創業風險等,一直受到廣大申請人的青睞。

**BC Entrepreneurship Program** has been quite popular as there is no language requirements, but since the introduction of the scoring system in 2015, which resulting in a sharp decline in the number of applicants. High investment funds, strict entry barriers, harsh scoring system and uncertainty of operational risks have made many outstanding entrepreneurs sigh.

BC企業家移民項目因無任何英語要求,曾風靡 一時,但自從2015年引入打分制後,該項目的 申請門檻大大提高,導致申請人數急劇下降 高額的投資資金、嚴格的准入門檻、苛刻的抽 選分數以及未知的運營風險,都令眾多優秀的 企業家申請人望門興嘆。





**BC Provincial Nomination Entrepreneurship Program** requires applicants to establish new businesses in designated communities and obtain support letters from local communities. Applicants are required to get IELTS score of CLB 4 and are actively involved in operations for at least 12 months.

BC省提名項目企業家移民計劃(BCPNP-EI) --社區區域試點項目(Regional Pilot)要求申 請人到指定社區新建企業(生意),獲得當地 社區的支持信。申請人至少雅思(IELTS) - CLB 4,並積極參與運營至少12個月。

Family Sponsorship : 家庭團聚:



Requirement for Canadian couples reunion immigration is extremely simple, no academic qualifications, work experience, language skills,



proof of funds are required, as long as the guarantor is qualified and can prove the true spousal relationship and the intention to live in Canada. Application can be easily approved.

加拿大夫妻團聚移民對於申請方的要求極為簡 單,不要求學歷,不要求工作經驗,不要求語 言能力,不要求資金證明,只要擔保人具有擔 保資格並且能證明真實配偶關係和居住在加拿 大的意向就基本可以移民成功。

Spousal Reunion Policy has been changed in recent years. In 2016, Federal Department of Immigration Canada announced that the Federal Government will allocate 25 million dollar to speed up the examination of Canadian citizens' sponsored spouses or partners, parents and children to apply for permanent resident status. The highlight is the slackening of spouse reunion conditions and waiting time has been significantly reduced to one year.

最近幾年夫妻團聚政策的變化,2016年加拿大 聯邦移民部宣佈,聯邦政府將撥款2,500萬,加 快審批加國公民擔保配偶或伴侶、父母及子女 (spouses, partners and children) 申請獲得永久 居民身份。其中最引人注目的就是放寬配偶團 聚條件,加拿大居民擔保夫妻團聚的等候時間 大幅縮減為1年。



Policy for Canadian Parents Sponsorship is revised each year. In 2017 and 2018, it has been defined by draws. Quota for 2019 is 20,000.

加拿大父母團聚移民每年都有不同的政策。 2017年及2018年,用抽籤形式決定。2019年名 額為2萬個。

## Guarantor Requirements (living in Canada): 擔保人條件(在加拿大居住的一方):

- 1) Canadian citizens or permanent residents (PR) over the age of 18.
- 1) 18歲以上的加拿大公民或永久居民(PR)
- They must be qualified to meet the minimum income level for three consecutive years. If you are married or in a cohabitation relationship, you can include the income of both, which can be proven by Notice of Assessment or Tax Report (Option -C) issued by the Federal Tax Administration.
- 2) 必須證明他們連續三年達到最低必要收入水準 。如果已婚或在同居關係中,可以包括兩個人 的收入。由聯邦税務局出具的評税通知(Notice of Assessment)或税務報告(Option-C)。



- 3) Commitment obligations to support the basic living expenses for parents 20 years upon their arrival to Canada.
- 3)承諾義務承擔父母到達加拿大後20年的基本 生活開銷。
- 4) It must be ensured that parents can get assistance from their families after they landed in Canada.
- 4)必須確保父母在加拿大登陸後,在必要時可 以獲得其家人的協助。

