



You could rent a two-bedroom home for \$125, just five minutes from the beach in Lovina, northern Bali.

The Best Retirement Havens in Bali

By Kirsten Raccuia

I'm awoken by the soothing sounds of gamelan music coming from temples nearby. If you haven't heard it, gamelan mixes gongs, xylophone-type instruments and flutes, and—like everything else about the island of Bali—it's unique.

Bali is an intoxicating place—just over three-and-a-half hours from Perth, six-and-a-half from Sydney, it's a world away from Australia. The food, smells and landscapes are tailor-made to tantalise your senses. Traditional Bali blends Buddhism and Hinduism. Religion is central to life. Everywhere you'll see women folding palm leaves around fruit, rice, incense and flowers for the daily *canang sari* offerings. Left outside homes and temples, you can't walk a straight line without almost stepping on one.

Ornate doorways line the streets, but they aren't hiding royal palaces or fancy

temples. These are ordinary Balinese homes. The tall carved gates have a rather small door to walk through, and once inside you are face-to-face with a statue which blocks any bad spirits from entering (bad spirits only move in straight lines).

Life is easy in Bali. Everyone I met told me that their lives are so laidback, they feel a sense of freedom they didn't have at home. It allows them to be open minded in ways they never thought about before. Expat, Frank Sumtner says, "I would never have taken ecstatic dance classes at home, or any dance classes for that matter. Here, I think to myself, hell, why not take it?"

You can have a comfortable life in Bali for as little as \$2,500 per month including rent. Depending on where you choose to live, furnished homes can be found for as little as \$125 per month. A Bintang beer costs \$2.50...a maid twice a week, \$12...and the expat community is strong and active.

Most expats settle in southern Bali, close

to the island's best surfing beaches. Bali is rated as one of the top surfing destinations in the world and the best in Asia. Along this coast you are close to the capital Denpasar and the international airport. Though the whole island is less than half the size of Sydney's metropolitan area, Bali is diverse... with volcanic mountains, a more temperate interior and, in the north, where some expats have found a mellow lifestyle and even lower costs, you'll find black-sand beaches.

With thousands of Australians already part- or full-time retired in Bali, you might think it's all figured out. But not so...if you want to know where the best retirement destinations on the island are, read on...

Sanur—Traditional Balinese Town Meets Modern Lifestyle

If you want all the western amenities for a comfortable retirement, a beautiful calm ocean to float in, restaurants galore

GETTING TO AND AROUND BALI

Ngurah Rai International Airport (also known as Denpasar International Airport), in the southern portion of the island has daily direct flights to nine cities in Australia including Perth, Adelaide, Melbourne and Brisbane. From here you can fly to 20 different places within Indonesia—most won't cost you more than \$150.

Having a scooter in Bali is the easiest way to get around because traffic can get congested, especially during high-season (July and August) and the holidays. There are a lot of places off the beaten

path that you can't get to with a car so having a scooter makes exploring more of an adventure. At \$80 a month, renting a scooter is affordable and there are shops on every main road with loads of options. Buying a used one will only cost about \$1,200.

Public transportation within the towns are mainly minibuses (*bemos*) and scooter-taxis. Fares range in the *bemos*, depending on the route, but are usually not more than \$5 and the scooter taxis are about \$2—but that price is negotiable.

and the traditional Balinese feel, Sanur is the place. On the south-east coast of the island, and only 30 minutes to the airport, Sanur used to be dubbed S'nore because so many people thought it was a boring, sleepy town. A lot has changed. Now it's a hotspot for foodies that love the beach and want a place to relax. It's certainly my top choice—a small enough town to ride a bicycle from end to end, but there is enough to do to keep you active.

It doesn't look like anywhere in Europe but with all the bikes and gelato stores it can at times feel a bit like small-town Italy.

There are *puras* (temples) everywhere, so women walking to perform their daily rituals with lofty offerings on their heads and Converse on their feet is a common sight.

Its calm pastel-green waters are ideal if you enjoy lazing about, snorkelling or scuba diving. Its still, almost waveless seas are thanks to the coral reefs teeming with fish. It's the perfect place to learn to paddle board, with [Bali Stand Up Paddle](#), and it's only \$35 for an hour-and-a-half lesson.

There is a narrow boardwalk that runs for five kilometres along the shore, just right for cycling, jogging or a sunrise stroll. It's lined with restaurants of every cuisine and price point.

[Soul in a Bowl](#) has divine breakfasts; I had the smashed avocado on sourdough with beetroot and feta mousse, poached eggs and rocket, all for only \$5.50. They also have a lounge upstairs for candlelight cocktails and mellow tunes. [Lilla Pantai](#) was my dinner time favourite for raw tuna salad (\$3.90) and chilli garlic prawns (\$4.90). If you want fresh local fish, have your pick of any number of *warungs* (restaurants) lining the beach. They only serve what was caught today, so you know it's fresh.

After dinner, meander through the main street and you'll find all the shops and bars open. A lot of bars have live music. [Linga Longa](#) was one of our favourites; the servers were friendly; the crowd was fun and the

resident band kept everyone dancing. On Sundays, they have a spit-roasted suckling pig, *babi guling*, that is cooked right in front of the bar. It takes about seven hours to cook, and someone is there all day turning the spit and fielding questions from tourists. By sundown it's ready and they serve the succulent meat with a healthy portion of crispy crackling, salad and rice all for \$7.

You have your choice of grocery stores. Makro is about 15 minutes away by car and is the most modern superstore chain on the island; it's clean, massive and a one-stop shop for essentials; homeware and groceries. But you'll find the cheapest and freshest local produce at the daily morning market, just a few minutes down the street

"Rent a three-bedroom home for \$1,200."



From the cliffs of Uluwatu, you will have a great view of the surfers below.

from a major shopping centre, Hardy's.

There are plenty of rental agents in Sanur, but talking to the locals and expats is the best way of finding properties. One Australian couple I spoke with were renting a fully furnished, ultra-modern, Balinese style home with three-bedrooms for \$1,200 a month. It's only about 10 minutes to the beach but they tend to spend more time in their private pool.

Like the rest of Bali, Sanur has its share of spas with treatments starting at \$7 for a Balinese hour-long rub down.

Seminyak—A Comfortable Lifestyle at Affordable Prices

Seminyak is one of the top picks for expats in Bali. It's more modern and Westernised than Sanur. You'll still see locals performing their daily rituals, but you're more likely to find a trendy bar than a village temple.

It's the perfect spot for anyone who wants to indulge in luxury at a low cost. With spas on every street, you can find massages starting at \$10. Row after row of funky restaurants, bars and boutiques line the streets. It's a bustling place.

The soft, sandy beach continues as far as the eye can see with plenty of room for rows of lounge chairs. The pale green seas are calm with small waves making it an ideal place to learn to surf, but if you need to float away last night's *arak* (Balinese moonshine) cocktails the water is calm enough for that too.

Seminyak used to be all family owned rice paddies. Most families sold them off long ago but today you can still find some hidden remnants of the past. Turn down a busy street and you'll suddenly happen upon a rice paddy with dozens of ducks quacking away.

You'll never tire of eating options here; tacos...Italian...tapas...whatever your stomach desires, it's in Seminyak. White tablecloth restaurants like the well-heeled

FEATURE STORY

French [Metis](#) are side by side with tiny eateries like [Bossman](#), a burger shack with quirky burgers named after famous people. Like [The Gandhi](#), a homemade veggie burger made from edamame, sunflower seeds, quinoa and beetroot for \$8.50. And it doesn't have to be pricey; there are plenty cheap and cheerful local *warungs* serving Balinese fare at affordable prices.

Seminyak is known for its nightlife. As soon as the sun begins to set, the party starts. Right on the beach is [Mano](#), a great restaurant and lounge with beachfront access and loads of expats. My husband, Mark, and I grabbed a beanbag on the grass for sundowners and appetisers with DJs spinning cool lounge tunes. I had a glass of prosecco and the most tender octopus salad for \$16. Dance the night away barefoot in the sand at the beach club, Potato Head.

One of the biggest shopping centres in the area is the Bintang Supermarket which has all the essentials and more. Besides the groceries, upstairs you'll find houseware items, as well as swimming costumes and sunnies for the beach. It's also a great place to pick up some local goodies like massage oils and candles. In the car park, you can buy DVDs, stop in at the Japanese noodle shop, get a loaf of French bread, have a cold one at the outdoor bar and drop off your mail at the post office.

The other shopping plaza, Seminyak Square, is less for essentials and more for lifestyle; you can shop at Roxy or Ralph Lauren, a wine shop, a fish spa and a coffee shop. There are a few restaurants as well as a bookstore, so it's easy to meander through and spend a day. Each street is packed with a dizzying assortment of boutiques.

Rents in Seminyak range from \$504 a month for a modern one-bedroom apartment with a shared pool that's close to the beach to \$3,000 for a lavish pool villa with four bedrooms. At [Bali Long Term Rentals](#) (they have an office in Seminyak) we found a contemporary two-bedroom villa with a private pool for \$1,000 a month. It's fully furnished, has a large Jacuzzi, a carport and a garden. It's only three minutes to the market and five minutes to the nearest beach.

Ubud—The Spiritual Heart And Soul of Bali

Near the centre of the island, nestled in between lush green rice paddies and forests filled with mischievous monkeys, Ubud is often referred to as the heart of Bali. It's the cultural epicentre of the island, home to temples, art galleries and an international community of expats.

Like the rest of Bali, the climate can be hot and humid, but in Ubud you get some cooler mountain breezes. It would be wise to have a light jumper or two for the evenings, especially in the winter. The wet season is from November to June, with short but frequent heavy downpours.

Ubud is two hours from the southern beaches, a town of 30,000 and attracts expats seeking an alternative lifestyle. There is a large artist community with gallery openings and workshops scattered throughout the town. Some of Bali's most famous artists, past and present, have lived here and have museums to display their work. Cleanse your soul as well as your body at any number of yoga and meditation retreats.

The locals embrace nature; they build around the trees, incorporate them into the grounds of hotels, restaurants and villas. As you walk down the street the smell of incense lures you toward the temples. Watch a village ceremony taking place and the locals

will invite you in and explain everything. (To enter the holy temples, you must wear a floor-length sarong, have your shoulders covered and take off your shoes.)

Expats find a balanced life here, with hundreds of cafés and fantastic restaurants serving cuisine from around the world. There is a profound focus on healthy eating, so breakfast at [Kafe](#) is a must. There you can have your tofu scramble (\$3.30) and a macrobiotic breakfast bowl (\$3.90), but you can also indulge in their vanilla crème brulee (\$3).

Everyday items are easy to get in Ubud. There are three big supermarket chains; Bintang, Coco's and Delta Dewata. These are more than just grocery stores; it's where you can get all of your homeware and even some clothing. If you want to get the freshest local produce, go to the morning market and haggle for some fresh mangosteen, rambutan and dragon fruit.

Like the rest of Bali, apartment or villa hunting is best done on the ground. There are flyers and brochures posted on the streets and on many of the cafés' corkboards. Word of mouth is king so tell the local bartender or yoga instructor what you're looking for. On the Kafe corkboard I saw advertised an older, furnished two-bedroom villa with a private pool for \$668 per month. You can save \$100 if you rent without a pool, but if you can afford it, I would suggest splurging.

Uluwatu—Surf, Surf And More Surf

We are perched on a cliff high above the beach drinking a watermelon juice at [Single Fin](#). It's a prime place for sundowners or to spend the day gawking at the surfers' skills below. This bar is famous for their Sunday Session, a "see and be seen" night with the area's most fashionable people, and DJ's from all over the world until 1 a.m.

At the southwestern part of the Bukit Peninsula—one hour from Seminyak—Uluwatu is where sheer cliffs surrender to the rhythmic pounding of big surf. What is so special about Uluwatu is that every beach in the area has different wave breaks so you can really get your surf on and hone your skills. Even if you're not a surfer, the staggering beauty of the area will still win your heart.

Uluwatu is a mellow place where you might feel overdressed in shoes, and by shoes I mean thongs.

Everything is a bit spread out so you will need wheels; it's the

What You Need to Know About Healthcare

Unlike destinations such as Malaysia and Thailand, Bali isn't known for world-class healthcare. But there are a few private hospitals on the island everyone talks about: BIMC in Kuta and Siloam in Denpasar. They are only about one kilometre from each other and 20 minutes from the airport if you live in the south.

For minor issues there are small clinics in each town that are extremely affordable. If you have a serious healthcare concern, always do your research, visit the hospitals and meet the doctors before you move there. The good thing about Bali is that there are so many direct flights to places with phenomenal healthcare... Singapore, Kuala Lumpur and Bangkok are all within a few hours' flight should the need arise.

"Expats find a balanced life in Ubud."

How to Apply For a Visa in Bali

The visa situation in Bali is a little complicated. To apply for a retirement visa, you must be 55 years old. It is best to use a local agent; there is a fair amount of paperwork involved, and it is important to use a local agency to make sure all the i's are dotted, and t's are crossed.

You will need a minimum of \$2,000 per month for living expenses. According to [Indosight](#), a company that handles all visas, you will need a copy of your passport, a copy of your bank account statement or proof that you are holding a pension (and any other documentation that proves you have sufficient funds at your disposal).

Once you are granted the visa you can convert it to a temporary residence permit. You can stay for one year in Bali, with four extensions, for a total of five years. After that time, you can apply for a permanent stay visa (KITAP).



Explore the lush green paddies and forests of Ubud, the cultural heart of Bali.

best way to find your very own beach paradise. Be prepared to get lost in the back alleyways to find pretty much anything. Especially a place to live. Uluwatu is a like a treasure map, as you get deeper off the main road you find hidden temples, beaches, cafés and potential homes just waiting to be explored.

Only one main road weaves through the area, so getting off it and discovering the secret tidbits here could take a lifetime. It's long and winding and lined with international cafés and local *warungs* (restaurants), hotels and surf shops. Drive 10 minutes north and you'll reach Nirmala, the area's supermarket.

It's a casual place that caters to surfers and those with a pioneering spirit. On [Bali Longterm Rentals](#) I found a furnished two-storey, two-bedroom house for \$665 per month. Complete with dark timber and four poster beds, this home is only a five-minute drive to many of the area's beaches. When we popped into Aloha Surf Shop, the expat owner, Tommy Wellman, told us that he rents a two-bedroom apartment only 10 minutes from the beach for only \$450 per month. It's small and basic but has all the essentials. He found it by driving around the neighbourhood and looking for "for rent" signs.

Although it is only a 45-minute drive north to the international airport, the throngs of tourists haven't appeared yet, just hordes of surfers. Don't get me wrong; there are buses of tourists on *Eat Pray Love* tours that come to check out Padang Padang beach where part of the movie was filmed, and Uluwatu Temple, but they are in and out in a day.

A lot of the beaches here are challenging to reach; hundreds of stairs, through a cave, between cliffs, but that is also what keeps the tourists at bay. My favourite is Bingin Beach. It took us some time to find it but we followed the maze of stairs passed homes and cafés and finally reached the beach. Don't forget to pack your reef walkers because there is a lot of coral and rocks to navigate around on some of the beaches. It is an adventure just getting there, but you will be rewarded by white sand and cobalt blue waves.

Lovina—Beach Living at a Fraction of The Cost

On the northern coast of the island, watching the sun turn the sky crimson, each sunset is more dramatic than the last. In the area around Lovina you are three hours from the airport and the beach

areas of the south. Lovina is ideal for the budget conscious; it is the most affordable place on the island but still has the creature comforts of home.

Australian expat Randy Middlan lives in a simple two-bedroom home with a garden and only pays \$125 a month. It isn't modern but it has all the necessities and it's only a five-minute drive from the beach.

Lovina is where you come to slow down, to enjoy the sunsets, to fish or simply to chill. It's about three hours north of the airport so it doesn't get the same amount of tourism or expats as the southern towns. Expat Victor Sandow told me, "Life is so laidback I have to ask my wife what day it is. It's a laidback lifestyle, but it's not sleepy, there is a lot to do."

Victor rents a spacious three-bedroom villa with a private pool and a lovely garden for \$419 a month. It's a 10-minute drive from the centre of Lovina and the beaches. With that kind of rent, having a full-time helper is feasible. For \$80 a month, she will take care of all of the essentials; cleaning, shopping, cooking—even translating your bills if need be.

Rentals in Lovina are best found by talking to the locals. The expats we met told us to tell every bartender, wait staff and scooter rental agent you meet what you're looking for. Word travels quickly in small towns and before you know it, you'll be out looking at villas.

Play a game of tennis for \$7 to \$10 at the [Bali Taman Hotel](#). Or go to the beach and find the [Lotus Sherab Yogacenter](#) where you can learn to bend like a pretzel for \$108 for a package of 10 classes.

The main area of town is called Kalibukbuk and it is filled with bars, *warungs* and tour and dive operators. It's where all the expats congregate. We met expats sitting at the [Lumbung Bar](#). The bar's motto is "Our beer is colder than a kiss from your mother-in-law." It is an ideal place to make your first stop if you're new in town; it's an expat enclave.

The weekends at [Spice Bar](#) is when they really amp up the night. I've got my feet in the sand enjoying a free grilled corn doused in butter and sweet chilli and washing it down with a minty mojito (\$8). As the sun sets, a local band begins to play and people start to boogie. To satiate your hunger from all that dancing, order a pizza for \$8 to \$15 and get back on the dance floor. ■