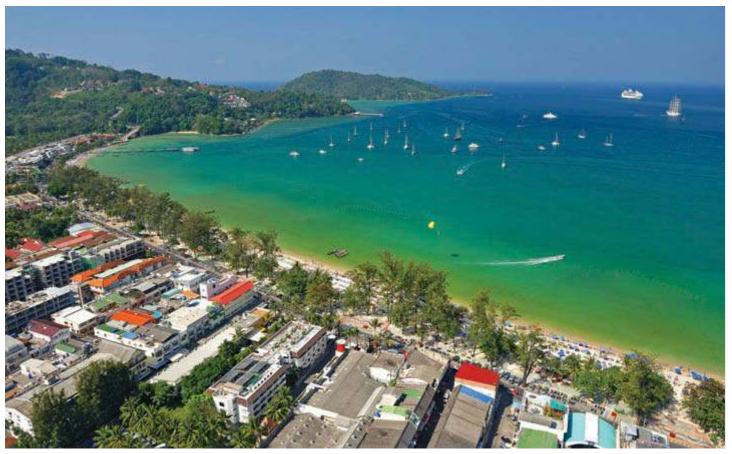
FEATURE STORY



Patong has all the First World amenities you could want, including hospitals, movie theatres and international restaurants.

Home Comforts on a Tropical Thai Island—Phuket from \$3,000 a Month

urquoise waters lap the white-sand beach fringed with casuarina trees. There are no jet skis or banana boats here; just a few stand-up paddle boarders and a kayak or two. A few ubiquitous longtail motor boats that sound like loud lawn mowers are scattered in the water,

but you can still hear the birds singing away in the trees. Not a beach lounger in sight, just a few mats and towels strewn in the shade. Get a massage while listening to the waves and melt away into the idyllic surroundings.

I am on Nai Yang beach. This is a secret part of Thailand's biggest island—Phuket just off the southeast coast in the Andaman Sea.

By Kirsten Raccuia

Phuket is a place where you'll find everything a tropical island is supposed to offer—diving, fishing, glorious beaches—and is also big enough to boast five hospitals, dozens of seaside towns and over 25 beaches ranging from the secluded to those packed with tourists. The international airport has flights to just about anywhere in the world; England, Germany, China, the U.S., and with four direct flights to Sydney and three to Melbourne, it won't take long before your first visitors arrive.

Around a sixth of the 600,000 people living on Phuket are expats from all over the globe. And it's a popular spot for holidaying foreigners, too. It's only eight hours to Perth and about nine to Melbourne and Sydney, so a good portion of those expats and holidaymakers are Aussies. Perfect when all you want is an Aussie pub to watch a cricket or rugby match in. There are even some places where you'll hear more Australian accents than Thai.

You won't long for the creature comforts of home here, as Phuket has all of the amenities that you are used to. It's exotic island living with all the familiar conveniences of home which makes for an easy transition if you decide to retire here. The best part of having it all in Phuket is that everything is ridiculously affordable.

Dozens of white-sand beaches fringe the island...roaring waterfalls tumble down jagged rocks...national parks are a nature lover's paradise...Taoist and Buddhist temples and Buddha statues

The Cost of Living in Idyllic Phuket

A couple can live well on \$3,000 a month (including rent) pretty much anywhere in Phuket.

The most economical way to find a rental is by taking your time and walking around the neighbourhood. Finding a place on your own will save money and allow you to negotiate. Some of the real estate agents I met with found their own homes that way and they pay significantly less than any of the rental listings they have.

One expat told me, "Always negotiate your rent during low season when the demand is low and the landlord is unsure how good the high season will be. They usually will go lower just to have someone paying the rent."

A full-time helper that will clean and cook daily costs \$460 a

month or if you just need someone hourly it costs \$5.75 an hour. A general doctor's visit is \$11 and a dental cleaning is \$15.50. A Thai massage at a lovely spa is just \$10. You'll pay a bit more for a massage at the beach—even though you might get sand in your swimming costume, but I think of that as a free exfoliation treatment.

A movie ticket is only \$4.75 unless you decide to go for the VIP seats (\$27) where you sit in a comfy, lazy-boy recliner, eat appetisers, drink wine or beer and have wait staff to make sure you never have to leave your seat or are thirsty.

The first year is always the most expensive because you don't yet know the ins and outs, the hidden secrets or where the locals go. But with time, you'll be the expat in the know.

dot the island...colourful local markets... award-winning golf courses (only \$100 for 18 holes)...postcard-worthy lookout points...this paradise is everything a dream retirement is made of. You'll never be bored here.

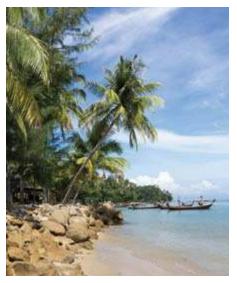
If you feel like getting off the island, there are 32 other little islands at your doorstep to go island hopping to or just drive over the Sarasin Bridge to the mainland and explore the neighbouring Phang Nga Province that has some of the most exquisite landscape on earth. It's the kind of island that is big enough to explore and get off the beaten path while living in a well-trodden one. One of the benefits of moving to Thailand is that, while it's tropical and exotic, it's easy living. It's not so different that you will have culture shock and has all the amenities you might need, which adds to it expat popularity.

Food is cheap, delicious and there are plenty of international options. Rents are affordable even for those with a smaller budget—\$775 per month will get you a two-bedroom townhouse in a quiet neighbourhood. Couples report living well on around \$3,000 a month. The people are friendly and the traditional Thai culture is evident.

Phuket has something of a party reputation, and you can certainly find that here. But this is a pretty big place—570 square kilometres. From tip to tip it's around 48 kilometres in length and 21 kilometres wide. Getting away from it all is easy; pull off the road towards the ocean and you can explore some small deserted cove. Rent a scooter and find a narrow dirt path to ride down and you'll find a hidden temple, in all its gilded glory, at the end of it. At any given time, follow your nose in the direction of the incense and you'll find a local praying. When you are tired of Thai green curry and pad Thai, or if you just want a steak, some French cuisine or a cold beer with fellow English-speakers, options are plentiful all over the island. There are fresh seafood markets scattered about where you can pick the local daily catch and have them grill it right there with the most piquant ginger and lemongrass sauce. There are countless restaurants and cafés to choose from; you'll never get bored.

You'll find most of the island's expats live on the western and southern portions

"Rents are affordable, \$775 will get you a twobedroom town home."



The six-and-a-half-kilometre stretch of Bangtao beach is perfect for a long stroll.

of the island where the infrastructure is just like that of any western country. This part of the island is home to Phuket's best retirement havens...each offering something different.

Bangtao—Phuket's Best Beach Town

Smack in the middle of the west coast and 30 minutes south of the international airport is my top pick for a place to call home on Phuket.

Bangtao is the kind of town where you can play golf all day, have sundown cocktails on the beach and then eat dinner with the locals at a food market. It's perfect if you want the comforts of home, at a fraction of the cost, mixed with the allure and exoticism of Thailand.

This little town is known for its six-anda-half kilometre stretch of uninterrupted beach that's perfect for a long stroll or just sipping a \$5 cocktail and watching the sunset at Red Sun Bar with Nestie, the owner, who makes you feel like you've been best friends for a lifetime.

It's a little village in its own right so you won't have to go far. The main drag runs perpendicular to the beach and is sprinkled with restaurants and apartments. But it still feels rural in some ways; across from the modern seafood places are rows of date palms being munched on by cows and goats. Nearby is the quirky Boat Avenue, an outdoor shopping plaza made from container ships.

There you can shop for wine and prosciutto at Villa Market, a bathing suit at Katalina Collection, take a yoga class or eat tapas at Divino (starting from \$7.50). Every Friday night there is a market where you can eat cheap local food from any number of vendors for around \$6 a plate

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of pad Thai and listen to live music while sipping a cold one (\$3) at BeerBox Avenue.

If you're a golfer, the award-winning Laguna golf course is at your doorstep: \$3,500 for a one-year membership, \$14,000 for five years and \$18,700 for 10 years. Or, if you prefer something more action packed, a nearby Muay Thai Boxing ring has weekly fights.

It's not a touristy beach area with stall after stall hawking sarongs and sunscreen; it's an expat area that happens to have a fabulous beach. It feels like a happening and friendly little village that's truly liveable. For me, this town is a perfect blend of having it all and getting away from it.

For just \$950 a month you can get a two-bedroom apartment with a shared pool and gym within a 10-minute walk to the beach. It is directly next door to Boat Avenue so you are steps away from everything, including Villa Market grocery store and dozens of restaurants and boutiques. A five-minute walk away and you'll have your choice of the swank Siam Supper Club or Big Boss seafood for tasty eats. Or choose a fully furnished two-bedroom bungalow with two ensuite bathrooms, a garden, and a terrace for \$1,050. This home is only a five-minute drive from Bangtao beach and the Laguna Golf Course and is right in the middle of everything. See: IPropertyPhuket.com and PhuketRentHouse.com.

A good place to start scouting Bangtao is Aussie hangout Pepper's Sports Bar. There you'll find expats who are happy to pass on any tips and tricks they've learned.

Chalong-Safe and Convenient

Chalong is not a beachside town; it's more like a little city smack bang in the southern part of the island. Drive 20 minutes out and you can have your choice of five nearby beaches or drive 30 minutes to the southwest coast and be in Patong, the most popular tourist town on Phuket. Living here makes exploring the southern half of the island simple. You can set up home in a quiet neighbourhood





Chalong Wat (temple) is just one of the 29 temples in Phuket.

with expats and locals that live here year-round.

"Living away from the beach gives you more of the real Thai flavour," says expat Dan Skitch, who moved to Chalong with his family a year ago. "It has a less transient feel than some of the beach towns nearby so you can actually get to know your neighbours, which is helpful when moving to a new country and not speaking the language. You don't need to live in a gated community here, and except for the occasional snake in my yard, it is very safe: we never even lock the car."

Chalong has everything you need, from great restaurants to grocery stores and a nearby hospital. It has more of a Thai feel than Bangtao but it's a little more spread out so having a car is helpful, although taxis are plentiful.

Dan takes an intensive language class for two to three hours a day, five days a week and he's come a long way. He pays \$186 per month for schooling and the same amount for the three-month visa that the school provides for him. He can do that for a year and then choose another course to study. He says, "You can get by with English, but it really helps to learn a little Thai. They appreciate me trying, no matter how bad I am."

There is good international food available here. The Wine Connection has pork chops (\$11) and steaks (\$14) that can be paired with various wines, which they also sell to take away. Go to Bellini's for authentic homemade Italian pizza (\$9) and pasta (\$7) or even Tandoori Nights for Indian where you can get a half Tandoori chicken dinner for \$7.

At the We Café, right in the heart of Chalong, the first thing you notice is the wall of windows overlooking their hydroponic garden, where the food is grown in mineral-rich water without soil. I ordered the most delightful salad and saw someone go out there and cut my lettuce from its watery home. With over 30 veggie and meat options, it wasn't an easy choice but I settled for all of my favourites: edamame, beetroot, goat cheese, steamed broccoli, sautéed mushrooms and tender grilled beef. This came to the grand total of \$6.

For the most part, everything in Chalong is within a 15-minute drive. The international grocery chain, Villa Market, is where you can get Aussie beef and French cheeses. Of course, there are local markets and grocery stores for all of your basics, so you don't have to shop at the high-end stores, but at least there is that option when you want triple crème brie from France. Having organic food and fancy grocery stores nearby doesn't make this area more expensive to live than any other, it just offers more variety. In Chalong, you have your choice of city living with organic shops, cheaper rents

and it's near to everything. While there I found a modern, threebedroom house in a gated community called Land and Houses. It's a large modern development with a pool, gym, tennis court, club house, restaurant and even a day-care centre for \$975 a month. See: *Phuketrenthouse.com*.

Patong—A Very Liveable Party Town

Patong gets a bad rap, but in my opinion, it isn't very accurate. Yes, there is an area of Dionysian nightlife, but that is a small portion of the neighbourhood. The rest of Patong has all the First World amenities you could want. Here you will find huge shopping centres, hospitals, movie theatres, bowling alleys and more international

restaurants than you have time to enjoy. Oh, don't forget the spas and beaches. Patong feels less like traditional Thailand than other areas because of its level of tourism but that is exactly why all the best amenities on the island are here.

Bangla Road in Patong is a street lined with open-air bars full of scantily clad girls. It's not a place many expats live and it sees throngs of tourists. I pulled my husband Mark into a huge bar and sat right next to the pole. Surprisingly, once inside I realised there were more couples and women than single men, in fact, the women were

the big tippers, the ones chatting away with the dancers. For many people it's a "see it once" type of place.

The Bangla Road area is easy to avoid, and there is plenty to do around there as long as you don't mind the traffic during high season. Just outside of Bangla Road, there are movie theatres, shopping centres and hundreds of restaurants, not to mention a few of the crowded beaches Phuket is known for.



Nai Yang has been missed by tourists so far but not for long.

Retirement Visa Requirements

Getting a retirement visa here is easy as long as you're at least 50 years old. Besides the basic paperwork, a clean police record and a doctor's certificate stating you're in over-all good health, you must prove that you have the equivalent of at least 800,000 baht (about \$30,000), or a monthly income of 65,000 baht (\$2,400) or a combination of both that is the equivalent of 800,000 baht. Patong is nice when you want to party, a place to bring visitors that like the weird and wonderful, the down and dirty, but aren't easily offended.

What is great about this area is the ease of having all of the conveniences at your doorstep; a hospital, grocery stores, shopping malls, beaches, movie theatres, you name it, it's in Patong. Rents in Patong start at \$1,000 for a two-bedroom apartment but, as with anywhere in Thailand, negotiate, negotiate, negotiate. Or better yet, take a drive 15 minutes in any direction and settle in an entirely different world.

Patong is located along the southwestern coast of the island, about one-hour south of the airport. Fifteen minutes farther south

> down the coast are the neighbouring towns of Karon and Kata. They are the slightly less touristy neighbours of Patong and there is no "red light district" so this might be a good place to live if you want all the conveniences of Patong but without all the mayhem.

Nai Yang—Secret Paradise, But Not For Long

This place is a little slice of paradise which just happens to be a hidden secret. It is only 10 minutes from the international airport yet is somehow missed by most of the tourists. There isn't too

much to do here other than lay under a pandan tree, get a massage and listen to the waves. Even the small beach bars are only playing music loud enough for the patrons inside the bar to hear. It seems as if everyone wants to pay homage to the ocean and don't want to disturb its natural presence. If you are the, read a book and listen to the waves kind of person, you'll love it here.

You won't find all the amenities of Chalong, Bangtao or Patong, but they are only a 30-minute drive so you aren't isolated. Nai Yang is quite small so having a scooter here is ideal.

Sirinath National Park, which is part-marine and part-land, runs along the coast here which ensures that there will be no development to the north of Nai Yang. From November to February, sea turtles nest and lay eggs on the area's beaches.

Nai Yang is a little cheaper than elsewhere on the island. It's more local and less touristy. The prices of every day goods, some local foods and market items are cheaper. A green curry in a café in Patong usually costs around \$6.50, the same in Nai Yang is around \$4.50. It's a traditional fishing village, so expats can wait for the local fisherman to come in from their daily expedition and buy directly from them instead of at the local market; another way to save a little money.

Wat's Bar is a local bar with sandy floors and a pool table. It attracts an unpredictable crowd from young party types passing through to older expats that live in the area. The owner Wat (which also means 'temple' in Thai) is welcoming and makes sure your libations are always full and the pool table is always being used.

It's a fairly simple place to live with mostly locals and fishermen making their homes here. Living here would be amazing if you are happy to drive 15 to 30 minutes for major nightlife and any superstores you need to visit. A brand new, fully furnished, two storey, two-bedroom townhouse a 10-minute drive from the beach and only a few from the airport, can be found for as little as \$775 a month. Or you can find a Thai-style house in a gated community with two bedrooms, two bathrooms and a patio, that is fully furnished, only a five-minute drive from the beach and town centre for only \$645. See: *Phuketrenthouse.com.*

"The National Park ensures there will be no development to the north."