## REAL ESTATE: MALAYSIA

s one of the easiest places in the world to retire, the Southeast Asian haven of Malaysia is a tropical paradise that goes out if its way to make expats welcome. Though foreigners can buy property here, many people decide to rent. It's great value, without the headaches that can come with property ownership. Problem with your pool? The condo board deals with it, not you. And prices are low...

Imagine yourself living on an exotic island surrounded by swaying palm trees and rolling hills. As you open your wall of sliding glass doors, the saltwater breeze wafts in, making you break into a wide smile. The dusky, green-blue Straits of Malacca gently roll in, making just enough sound that you can hear it from your balcony. It truly is paradise. And it can be yours.

And we're not talking about some vacation or dream home that only the uberwealthy can afford. It's a three-bedroom, four-bathroom rental that goes for \$723 a month on an island full of amenities and expats. On the island of Penang, in Malaysia, this condo is not the exception to the rule; it's the norm.

I live in a suburb close to the city of George Town called Tanjung Tokong, in a 2,300-square-foot, bright and sunny condo on the 10th floor of a 12-story building called Pearl View. The wall-to-ceiling sliders are open all day, allowing the breeze to flow through the apartment and keep me cool even on the hottest day. From every room's wall of windows, I can see either the water, the jungle, or the city lights, if not all three. I get to watch the monkeys on my neighbor's roof, sea eagles gliding in circles with their lunch in their talons,

and monitor lizards going about their daily rituals. It's like living in a *National Geographic* magazine. I have a small pool and a large Western-style kitchen with an oven, dishwasher, and plenty of space. All this is just \$723 a month.

More and more expats are retiring to Malaysia. The attractive MM2H visa program is one of the best and most flexible in Southeast Asia. It allows you to stay for 10 years at a time, come and go as you please, and it's renewable. If the terms ever change—which does happen—you're



Morning sea breezes and afternoon swims add a touch of indulgence to Penang's great-value rentals.

## Luxury Rentals on Penang From Just \$310 a Month

Kirsten Raccuia

grandfathered into your original arrangement.

But the visa is only a small slice of the benefits of living here. English is widely spoken, making day-to-day life easier. If you're lost, no problem; ask someone. Can't find the Cheerios? Just ask. Life is less complicated when you don't have to learn a new language to get the basics.

Many expats find their homes on the island's north side. George Town is a big draw. However, the housing options there aren't as abundant as in the coastal towns,

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and most expats want to live right near the water, or at least have a view of it. This is hard to come by in George Town. Instead, the island's many international expats look outside the city.

Pulau Tikus is the closest suburb to George Town,

which means getting into town only costs a few bucks in an Uber and takes about 10 minutes. Expats live here because of its convenient location and proximity to everything they need—it's also the suburb with the most amenities. The area hugs the coast, so some buildings have views of the

water and mainland Malaysia. It doesn't have a beach where you can lounge or take those daily sunrise walks, but it will have soon. Currently, there is a huge land reclamation project taking place along the waterfront to add a new multi-purpose development, with retail, restaurants and bars, and a plan to build a public beach.

Persiaran Gurney 1, a building in the area, has a modern three-bedroom condo renting for \$645 a month. It has a partial sea view and comes with parking. The building has a full gym, a pool, and squash and tennis courts, located right on fashionable Gurney Drive. This street has plenty of restaurants and food stalls to eat at, two malls, two grocery stores, and a movie theater, so you'd never have to leave this street if you didn't want to.

Edgecumbe House is another option that has a perfect location in Pulau Tikus. A three-bedroom, two-bathroom pent-house rents for \$776, which includes cable TV and internet. It has a giant balcony facing the water that's perfect for entertaining, and two of the rooms also have private balconies.

A 10-minute drive north from Pulau Tikus lands you in Tanjung Tokong, where

I choose to live. It's an expat enclave on the Straits Quay Marina. The marina is connected to a small shopping mall that has a spa, nail and hair salon, a gym, and lots of restaurants. While it is along the coast and some condos have views, Tanjung Tokong isn't the best area if you are a beach lover. But if you just like to be by the water, the marina acts as a central hub for expats and locals alike. It has 13 restaurants, a couple of coffee shops, and Aussie and Irish pubs with live music daily. Who doesn't love to sit with a cocktail and watch the boats glide by?

The Brezza is a building in Tanjung Tokong that's worth a look. It was completed in 2011, and within a mile or so of it you'll find three grocery stores, Gurney Plaza, food stalls, and the marina. The lavish amenities include a swimming pool, jogging track, wading pools, gym, a barbecue, a clubhouse, a Jacuzzi, and a sauna. A three-bedroom, three-bathroom unit comes with a view of the water and two-car parking for only \$517 a month.

One of the most popular places to live in this area is Quayside, a resort-like condo complex complete with an expansive yet private 4.5-acre pool, two tennis courts, a gym, and a café. There are free monthly movies, fitness classes, and hammocks to laze the day away in. It is more expensive than some of the other buildings, but the amenities and the condos' modern style make it a contender. The bright, two-bed-

room, two-bathroom condos have dark parquet floors and a large balcony overlooking the water, and there's a fishing village nearby. A 1,370-square-foot, fully furnished condo rents for \$1,192. Just outside the condo is a beautiful promenade along the waterfront, and the marina is only a 10-minute walk away.

Head five minutes northwest from Tanjung Tokong on the main road, and you'll run right into Tanjung Bungah. This area has its own local wet market, and it's five minutes to one grocery store and 10 to the other. There are bars, restaurants, local cafés, and hawker stalls. There's even a (basic) spa, and a 7/11 for when you forget to buy the milk. This is where you can find German, Bulga-

rian, and Indian restaurants, as well as a burger joint. All within a five-minute walk. There are a good number of high-rises right on the water that attract both expats and locals, yet it's not overcrowded. It's a friendly, diverse mix, like so much of Penang. Being hilly, this is a great area for sea views, even if you're not right on the water's edge.

This neighborhood has plenty of beach

access. Just turn down any street toward the water, and you'll find a beach. Best of all, when I come here, I often have it all to myself. Even though this area has the highest density of condos, the beaches are unexpectedly empty. It's one of the reasons

why I chose to live in this general area myself. I knew I wanted to live near Tanjung Bungah, because it's right between George Town and Batu Ferringhi (the island's beach destination), and I wanted to have access to both at the drop of a dime. It was also very important to have views, not just of the water, but of all the surrounding hills and nature. It delivers all those things.

Alila Homes has townhouses, or terraced homes, spread over three stories. A fully furnished, four-bedroom, three-bathroom home of 2,500 square feet will run you \$646 a month. The homes are set back from the sea, but what they lack in

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view, they make up for in amenities. These include a 24/7 guard house, a massive swimming pool, a barbecue party area, and a small modern gym, all in a beautifully maintained garden setting. There are restaurants, bars, food stalls, a bakery, and a large park within a few minutes' walk.

Drive northwest along the coast for 15 minutes, and you'll be in Batu Ferringhi, that beach spot I mentioned. It's a more

developed part of the island, with a massive night market that stretches along the main street parallel to the beach. It's packed with restaurants, pubs, and a few beach bars where I love to chill out and watch the sunset. Other than George Town, this is the most

popular place for vacationers to stay. It's the consummate beach destination on the island, where you can ride a horse along the sands, go parasailing at sunset, swim, or just sit back with a cocktail and watch it all go by.

Ferringhi Villas, on the far end of town, across from the Hard Rock Hotel, offers large homes at affordable prices. How about renting a two-story bungalow with four bedrooms and three bathrooms for \$853 a month? It's fully furnished, has a small garden to plant your herbs in, and it's across the street from the beach. The gated community comes with tennis courts, a modern gym, and a large pool.

If you're looking for an unfurnished condo in Batu Ferringhi, Miami Green has a 1,087-square-foot apartment with a balcony. It has three bedrooms, two bathrooms, and comes with car parking. It's in a gated community with a basketball court; two large pools; badminton, squash, and tennis courts; and a mini-mart. There is also a modern gym and a jogging track. It's located just up the hill from the beach and food stalls, so you won't have to go far for a little R&R. At \$310 a month, it's a steal.

No matter where you decide to rent on Penang, negotiating is not just an option; it's a necessity. And not just for the rent. If you love the place but hate the couch, negotiate for a new one. If the curtains look as though they are from 1878, ask for new ones. Even if you think they'll never agree, ask for it. There is an abundance of rentals on the market, and owners would rather have happy expats living in them than leave them empty.

