

Part-Time in Penang and House-Swapping— the Benefits of a Footloose Retirement

By Kirsten Raccuia

It only took a week in Penang before we decided to apply for the MM2H visa. We just knew we wanted to stay in Malaysia,” says Denise McNamara, 63. “The decision was made even easier by comparing the costs of living with Australia.”

In Penang, Denise and her husband Terry, 65, can buy three kilos of fresh exotic fruit for \$5. “For that same amount you can’t even buy a kilo of apples in Brisbane,” she says. “Terry and I were so fed up with the prices in Australia that we almost never ate out there! In Penang it’s easy to go out for Thai food and eat a delicious Pad Thai for \$2.60 but in Brisbane it’s \$18.90 at a little Thai place, nothing fancy. Spaghetti Bolognese in Brisbane is \$22 and even at the most expensive Italian restaurant in Penang it’s only \$8.75! “To add insult to injury the portion sizes in some places are miniscule.”

Getting their visa with the MM2H program was straightforward. “We hired the Alter Domus agency. They took care of everything and just sent us emails telling us what to provide,” says Denise. “It cost us about \$2,000 which we consider money well spent.”

Besides the cost of living, Penang ticked a lot of boxes for the pair. “English is widely spoken, we can travel more often and it’s easy to travel to Europe from here,” says Denise. “We don’t have to pay the Aussie leg of the trip and one flight is certainly easier to do than two.” Paris holds a special place in Denise’s heart so getting back there is a must.

“There is a sense of community between expats and locals in Penang and both are so interesting.” Having friends from all over the world makes for lively conversation over dinner or coffee...and the low costs means going out and mingling is affordable.

“I started a weekly coffee morning for meeting new faces. Even though we were travelling for the last six months the coffee mornings have lived on; they’ve been hugely popular with both expats and locals with new people attending weekly,” says Denise. “There is always an influx of people coming to the island and the coffee morning is a perfect place to start.”



Denise and Terry find the cost of living low and the social life rich in Penang, Malaysia’s best retirement haven.

Denise mentioned they’ve been travelling. Their low cost of living in Penang frees up money for foreign adventures and the couple have figured out home-swapping as well. They swap their three-bedroom, two-bathroom, penthouse apartment in Brisbane for homes around the world.

“With more than 60 exchanges over 15 years it’s hard to make a choice about the most exotic or most memorable exchange because each one has offered us something unique about the destination to which we have travelled—not least is the simple excitement of being approached for an exchange to a destination that we hadn’t even considered,” says Denise. “We have swapped for a Paris apartment with views of the Eiffel Tower, a blinding white villa on a Greek Island with endless views, a Spanish Villa overlooking the Mediterranean, a Venetian apartment with the water lapping at the window and gondolas passing, I could go on!”

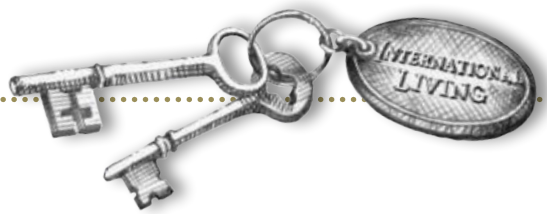
Current House Exchanges Available Around the World

Enjoy the Mediterranean in Malta: Just 100 metres from the seafront promenade in St Pauls Bay on the island of Malta you can have a three-bedroom home with two bathrooms. You’ll be close to cafés, restaurants, shops and a short walk from the bus station. Historic sights are within easy reach. Mariella and her husband are looking to swap with someone who has a home in Sydney or Bondi Junction.

Rural yet close to cities in New York state: A quaint Victorian-era home is up for grabs in Altamont, New York. The

three-bedroom house comes with a large garden, pool and barbeque. It’s just 10-minute drive from a state park with plenty of hiking and kayaking opportunities. You will be just three hours from New York City and Montreal.

In the heart of central London: You can swap your place in Australia for a peaceful, sunny fourth-floor apartment in Notting Hill, London. The owner has a large music and film collection for nights in and if you want to go out, well, you’re right in the heart of the action. (See Homeexchange.com for these and many more...)



It's easy to keep busy in Penang."

"We do house exchanges to live like locals, save money, experience different cultures and lifestyles. We fell into house swapping by accident. I

was aware of the concept but never really thought about it until I was looking at the internet and decided to list our home. After we had the first exchange to Sweden in 2003 we were hooked!

"Last year we spent more than three months house swapping in Spain, France, Cyprus and Italy.

"We do some touristy things, but by and large these are expensive. Living locally for at least month, you will often find some of the big-ticket tourist things have a free day or evening once a month, we tend to try to get to those," says Denise. "In Paris, I found that many museums were open and free on the first Sunday in the month. And if you buy a month-long public transportation card for zone 1-2, you get free weekend travel out to zone 8 where there are lots of famous chateaux. Many are also free on the first Sunday of the month, so you can go out there and have a lovely cheap day exploring all the period furniture inside the palace and the gorgeous grounds."

With free accommodation Denise and Terry are able to splurge on other travels. They took three more months road-tripping down Route 66 and the west coast of the USA and cruising around Central and South America, Greece, Italy, Montenegro and from Japan to Sydney.

When in Penang they rent a fully furnished, three-bedroom, two-bathroom apartment in Pulau Tikus, an attractive neighbourhood just outside of George Town. "It costs \$951 a month and it's a penthouse unit with a massive deck which is perfect for regular wine and nibbles nights," says Denise. From the deck, there is a spiral staircase up to their private roof deck which offers 270-degree views of Penang. With such an open living plan and great ocean breezes, there is little need for A/C, so their electric bill is only \$19 a month.

"The location of our home means that we don't need a car to get around. At either end of our short street, there are buses into town or the beach. Our local Pulau Tikus market is about 600 metres away and Gurney Plaza, (a favourite shopping centre) is 1000 metres, we walk everywhere," Denise says.

"I know we could live somewhere cheaper, but our landlady is very sweet and helpful and happy for us to have a short-term rental without a lease—so it's very convenient for our travels," says Denise. Short term rentals in Penang are usually higher than year-long leases.

It just so happens that Penang offers so many free events that there is no need to pay for much. A weekly flyer and email called the *Penang Free Sheet* has all the free stuff happening that week from art exhibits to plays and wine nights. Once a month there is a free guided walk through the Penang Botanic Gardens and the Francis Light Cemetery. "I loved my walk in the old cemetery and learning about the history of Penang's settlement," Denise says. The last Saturday of the month there is free music in the esplanade featuring various artists from around Malaysia. "It's easy to keep busy in Penang on the cheap." ■

HOUSE SWAPPING SECRETS—HOW TO TRADE YOUR HOME FOR FREE STAYS

With over 15 years of house-swapping experience, Denise has some tips for how you can trade your home for exotic stays all over the world.

To get started, add your listing to one of the home exchange websites. The best and most affordable sites to start with are Homexchange.com and Lovehomeswap.com. Both of these sites are easy to use and have a good database of homes.

Post good photos of the *inside* of your house. People aren't swapping with the neighbourhood, they need to see the house, especially the bedrooms, kitchen and living areas. You can provide neighbourhood and outside shots later to people that are interested. Write a good description and remember to explain why your home is unique. Write up something about the neighbourhood; its highlights and attractions.

Be a chaser not a *waiter*. If you want to go somewhere, write to the owners and personalise your letter, don't wait for them to come to you. Many people never respond to your request, don't be discouraged.

Don't get your heart set on a specific location, like the center of Paris with a view of the Eiffel Tower. If that exists, it doesn't mean they want to swap with your home. Be open to nearby options; suburbs, other cities or rural locations. You could discover an incredible hidden gem 20 minutes away that you never knew existed.

Once you agree on your swap, you'll exchange contact details, so get to know them. Skype, email, chat, whatever works for you but keep the lines of communication open, even during your swap.

Be honest about your listing. Don't say it's got three bedrooms if one is really an office with no bed in it and don't say you're in the heart of the city when in reality you're five kilometres out.

Clean your home before you leave. It seems an obvious tip but it's worth mentioning. Make space in your wardrobe and leave plenty of empty hangers for them to use. The same goes for drawers, move your stuff out of the top two drawers so they have plenty of space. Don't make them live out of a suitcase.

Provide a house manual with all the specifics about your home and its operation. People need to know the ins and outs of your home, especially on how to clean and care for it.

Be sure to give them plenty of info on the neighbourhood as well. Good restaurants, best take out, nearest grocery store. This is especially important if they are staying for a longer stretch of time.

Denise and Terry's motto is "Leave the home cleaner than you found it." Treat it as you would your own home, even better. If you break something, tell the owners. Don't act as if it never happened. Remember, these people are going to your home as well and you want them to treat it with the same respect.