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FRIDAY, JULY 27, 2018 . ISSUE 2700/2018 . PP19055/06/2016(034530)

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EdgeProp.my pullout is published by The Edge Property Sdn Bhd. It is available with *The Edge Financial Daily* every Friday. The pullout is also distributed at more than 200 offices, shopping complexes, condos, medical centres, F&B outlets and LRT stations in the Klang Valley. You can also download it for free at www.EdgeProp.my

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Ideas: Be ready for the property bubble to burst

The Malaysian government needs to be ready for the property bubble to burst and the risk that follows as this could lead to an economic crisis, according to the Institute for Democracy and Economic Affairs (Ideas).

In a policy paper authored by Ideas senior fellow Dr Carmelo Ferlito, it stated that the spectacular growth of the high-end property segment ignited by rising profit expectations, growing demand and, at a later stage, by a supportive credit market has generated a bubble which, following the property transaction dynamics, reached its peak between 2012 and 2013.

"That bubble should now be expected to burst," said Ideas.

"The high involvement of government agencies in the affordable housing market, risks crowding out private initiatives and preventing the necessary restructuring from taking place. It is important to let the bubble burst; too much credit will only delay the bursting, keeping prices artificially high and putting at risk the financial solvency of buyers. Without credit support, the crisis will happen faster and force both capital restructuring and prices to move downwards," Ferlito said.

Zeti is Sime Darby Property chairperson

Tan Sri Dr Zeti Akhtar Aziz has been appointed chairperson of the board at Sime Darby Property Bhd.

Zeti, who is already group chairperson of Permodalan Nasional Bhd (PNB) and a member of the Council of Eminent Persons, assumed chairmanship effective July 23, Sime

Hotel-office development proposed at Residensi HELP building

LOW YEN YEING | EdgeProp.my

Dewan Bandaraya Kuala Lumpur (DBKL) has received a proposal to convert the institutional land status of the former HELP University student accommodation to commercial, which would pave the way for the development of a mixed-use commercial building.

Residensi HELP is located along Jalan Damansara and may make way for a 24-storey building comprising a seven-storey hotel with 236 rooms, 15 levels of office space (163 units), two floors of facilities and four basement car park levels.

A notice board with the above information and a deadline for the residents to submit their written objections on the proposed land status



conversion to DBKL was recently erected in front of the building.

When contacted by EdgeProp.my, Selamatkan Kuala Lumpur or Save KL Coalition (SKL) deputy

chairperson Datuk M Ali shared his concerns over the land status conversion to commercial, as it would attract higher traffic and more people to the area.



Darby Property announced in a statement.

She replaces Tan Sri Abdul Wahid Omar, who resigned from the board on June 30, 2018. She is also the first woman chairperson of the board.

Zeti was the seventh governor of Bank Negara Malaysia (BNM) from 2000 to 2016.

KPKT names six agencies for affordable housing entity

The Ministry of Housing and Local Government (KPKT) has identified six agencies to be involved in the establishment of a single entity to oversee

and coordinate affordable housing development in the country.

The six agencies are: 1Malaysia People's Housing Scheme (PR-1MA), UDA Holdings Bhd, Syarikat Perumahan Negara Bhd (SPNB), the Federal Territories Affordable Housing (Rumawip), the Housing Programme for the Hardcore Poor (PPRT) and the 1Malaysia Civil Servants Housing (PPA1M).

The ministry is also working

with banks, Bank Negara Malaysia, the National Property Information Centre (Nopic) and the Real Estate and Housing Developers' Association Malaysia (Rehda).

"We are working towards sorting this out by August. Then we will do due diligence work," said national housing department director-general Jayaselan Navaratnam on the sidelines of the Affordable Housing Conference 2018 on Wednesday.

EcoFirst's development in Ulu Kelang is Ampang Ukay

With reference to the cover story titled "Highland Towers site – is revival possible?" published on July 13, 2018, the 87-acre plot acquired by EcoFirst Consolidated Bhd in Ulu Kelang is currently the site of EcoFirst's Ampang Ukay township development and not of the Liberty Arc project. EcoFirst has clarified that Liberty Arc is now known as LIBERTY@Ampang Ukay. It is the first phase of the Ampang Ukay development and occupies 6.5 acres of the 87-acre site.

trending
NOW

LAUNCHES + EVENTS



Zorb Ball Ride

Date: July 28 (Sat)
Time: 11am to 5pm
Venue: Setia Putrajaya Galleria Lot 14124, Jalan P15H, Presint 15, Putrajaya
Contact: (03) 8861 6500
S P Setia Bhd welcomes all to a water zorbing and Tiki Town challenge. There will be Hawaiian-themed refreshments served throughout the event. Guests also get the chance to know more about its freehold luxury condominium Setia Seraya Residences.

Treat your senses with BÖN Estates

Date: July 28 (Sat)
Time: 2pm to 5pm
Venue: BÖN Estates Gallery, 57, Jalan Penaga,

Taman Bandaraya, KL
Contact: (03) 2202 6566
Join BÖN Estates on a sensory journey to discover your individual scent. Craft your own bespoke body and face essential oil blend at its beauty and wellness workshop. RSVP via BÖN Estates's Facebook.

Preview of AYRA

Date: July 28 (Sat)
Time: 8am to 5pm
Venue: Bandar Bukit Raja Sales Gallery 1E, Jalan Gamelan, Bandar Bukit Raja, Klang
Contact: (03) 3361 7288
Sime Darby Property will be unveiling its latest double-storey linked homes at Bandar Bukit Raja this weekend. The contemporary freehold 20ft by 75ft homes are located next to the town park.



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If you have any real estate-related events, email us at editor@edgeprop.my. Events listed here will also appear on www.EdgeProp.my.



Health talk by Master Chris Leong

Date: July 28 and 29 (Sat and Sun)
Time: 10am to 6pm
Venue: Alstonia Sales Gallery Lot 27759, Seksyen U20, Jalan BRP 4/1, Bukit Rahman Putra, Selangor
Contact: (03) 2718 1771
Hosted by Malaysian Resources Corp Bhd, the talk by Master Chris Leong and his elite team is entitled "Bringing Wellness to the Community". Leong will share tips for a healthy and fulfilling lifestyle. Call to RSVP.

K-Krazy Fiesta

Date: July 29 (Sun)
Time: 11am to 4pm
Venue: IOI Galleria @ 16 Sierra,

Persiaran Sierra Utama, Puchong, Selangor
Contact: (03) 8944 9999
Organised by IOI Properties Group Bhd, the Korean-themed fiesta will feature a Korean flea market, a K-Krazy photo booth, a beauty mask workshop and a kimchi making workshop. Special discounts will be given for those who book a N'Dira or Zentro unit during the event.

Grand opening of Sunway Velocity TWO sales gallery

Date: July 28 and 29 (Sat and Sun)
Time: 10am to 5pm
Venue: Sunway Velocity TWO Sales Gallery, Jalan Peel, Maluri, KL
Contact: 1-300-88-0011
Join Sunway Property in the grand opening of its Sunway Velocity TWO sales gallery and show unit. Guests get to enjoy a lion dance, 24-seasons drums (available on Sat 1pm), Penang food and kid-friendly activities.

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OIB Group to offer homes in Puncak Alam

BY RACHEL CHEW

PUNCAK ALAM: Oriental Interest Bhd (OIB) will be introducing its latest residential development project — Myra Alam in Puncak Alam, Selangor next month (August). The residential project has a GDV of RM300 million.

Located close to the KL-Kuala Selangor Highway's (Latar) Puncak Alam interchange which is currently under construction, the 35.5-acre leasehold development consists of both landed and high-rise homes.

"Just like our other Myra series, Myra Alam has been carefully planned as a pure residential development with 223 units of terraced houses, 364 condominium units and 394 units of Rumah Selangorku apartments," said OIB marketing manager Ken Goh.

He told EdgeProp.my that OIB Group will be carrying out a pre-launch event for the first and second phases of Myra Alam on Aug 5.

"In fact, we have already opened the 106 terraced houses in the first phase for booking since early June and 50% have been booked so far. We are positive about the take-up and hope they will be all sold out within four months. Then, we will proceed with the launch of our Rumah Selangorku project," said Goh.

The terraced houses in phase 1 have built-up sizes ranging from 1,542 sq ft to 1,865 sq ft with selling prices from RM475,000 before the developer's early bird discount.

About 20% of the Myra Alam site will be allocated for common facilities including two parks with facilities such as children's playground, jogging track, football field and a shaded green area. There will also be a multipurpose hall and praying rooms.

"With the opening of the Guthrie Corridor Expressway and Latar highway, the area has already seen improved accessibility.



ORIENTAL INTEREST BHD

An artist impression of Myra Alam.

LOW YEN YEING | EdgeProp.my



Goh (left) and Lim said Myra Alam is designed to meet the gap in the property market in Puncak Alam.

will be ready by the time Myra Alam is completed," said Goh.

Phase 1 is slated for completion by 2020 while the entire development is expected to be completed in 2023.

Meanwhile, OIB Group sales and marketing general manager Wendy Lim said Puncak Alam is an up-and-coming area where a number of large developments by established property developers are being built.

"It is true that buyers have many choices in Puncak Alam but we are not struggling to get buyers. We are actually benefitting from the highly competitive environment because buyers can compare our prices and products with the others and see the strengths of Myra Alam for themselves," she said.

She added that Myra Alam is designed

to meet the gap in the property market in Puncak Alam where most new landed homes are priced at RM600,000 and above per unit. Homes that are priced below RM600,000 are usually either high-rise developments or townhouses with smaller built-up sizes.

"We will not launch a project without careful planning and research. This is why our previous projects were recession-proof and constantly hit 80% to 90% occupancy rates. The demand for landed houses at real affordable prices is always there. This is also the market that OIB Group is focusing on," Lim said.

OIB Group manages to keep the selling price affordable with its strict cost control and having its own in-house construction team, marketing team as well as maintenance and management teams.

"Having our in-house maintenance and management teams is important because we are here to build the community, not just houses. We want to build sustainable communities that will speak for our brand and stand the test of time," Lim offered.

Although Myra Alam is not a strata development, the developer will build a guard house and fencing for the development.

"We will get the consent (from the residents) to convert Myra Alam into a gated-and-guarded community in the future. We will also stay on to manage the development for a few years before passing the task on to the residents association, just like what we have done in our previous projects," she shared.

Moving forward, OIB Group will be launching more projects worth RM350 million to RM400 million GDV in the new financial year ending June 2019. The developer currently has more than five on-going developments in the central region.

Knight Frank: Property market to pick up soon

BY RACHEL CHEW

KUALA LUMPUR: There are clear signs of improvement in the property market and it is expected to pick up sometime in the second half of this year or the first half of next year, according to real estate consultancy Knight Frank Malaysia.

This follows the historic conclusion of Malaysia's 2018 General Election coupled with the strong growth momentum of the economy, it said in a statement released with its Real Estate Highlights: 1st Half of 2018.

Knight Frank Malaysia managing director Sarkunan Subramaniam shared that the property market saw a gentle recovery during 1H2018 as more clarity in the policies of the newly elected government unfolded.

"I believe the rents of high-end condominiums will stabilise and prices will hold. However, office rents are expected to remain competitive due to oversupply in certain locations, with the exception of Penang, which has a robust office market with limited existing and incoming supply," Sarkunan said.

According to the report, the office sector in Penang has registered slight improvements in both occupancy and rent levels in 1H2018.

The outlook of Penang's office market is expected to remain resilient with no immediate incoming supply and increasing demand, especially from corporations as

Average asking prices and rentals of existing high-end condominiums 1H2018

KL City*	Ampang Hilir / U-Thant**	Damansara Heights***	Kenny Hills	Bangsar	Mont'Kiara****
<p>🏠 660 - 1,700 ↓</p> <p>🔗 2.20 - 5.20</p>	<p>🏠 550 - 1,200</p> <p>🔗 2.00 - 3.50</p>	<p>🏠 550 - 1,000</p> <p>🔗 2.20 - 4.30</p>	<p>🏠 550 - 900</p> <p>🔗 2.00 - 3.00</p>	<p>🏠 650 - 1,300</p> <p>🔗 2.20 - 4.00 ↓</p>	<p>🏠 500 - 850</p> <p>🔗 1.80 - 3.50</p>

🔗 Asking gross rental (RM psf) 🏠 Average asking price (RM psf)

* Excludes Binjai on the Park and Pavilion Banyan Tree Signatures but includes Pavilion Residences

** Excludes Seri Hening

*** Excludes DC Residency but includes Twins @ Damansara Heights

**** Excludes Verve Suites which comprises mainly fully-furnished small units

Penang has the highest approved manufacturing foreign direct investments in the country at RM8.5 billion in 2017.

"I believe foreign investors will be coming back in 1Q2019 as we are expected to have more transparent policies with the new government," Sarkunan said.

He also foresees the industrial and logistics sector to grow as Malaysia continues to draw healthy levels of investment in the manufacturing and services sectors.

In the high-end condominium segment in Kuala Lumpur, Knight Frank Malaysia's associate director of residential sales & leasing

Kelvin Yip observed that potential buyers and investors are switching away from a "wait-and-see" approach and are genuinely seeking for bargains in the market.

Furthermore, "developers are getting more aggressive in promoting their products by conducting nationwide roadshows. Based on the current trend, we expect the residential market to record more transactions in 2H2018," Yip shared.

He added that the rental market is believed to have bottomed out as more enquiries have been received recently.

He added that the capital city Kuala Lum-

pur will remain as a well-liked investment destination among foreigners as prices are still reasonable compared with other major Asian cities.

"Unlike cities such as Hong Kong and Singapore, where foreign buyers are subjected to additional buyer's stamp duty, Malaysia's residential market remains relatively investor-friendly to foreign buyers," Yip concluded.

Meanwhile, the KL fringe office market was resilient in 1H2018 with both rental and occupancy levels holding firm despite the oversupply of space in certain locations in the Klang Valley.



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This agent will be there even when the banks reject you

BY RACHEL CHEW

Despite an opportunity to advance his acting career in China back in the 1990s, Ivan Teh decided to return to Malaysia and set himself a new career path instead.

"I was flying to China twice a month. I had this acting job to play some characters for a local television drama series in the late 1990's. I missed my home very much when I was living alone abroad, so when my contract came to an end, it didn't take me long to decide to come home," says Teh, who is currently a senior real estate negotiator with Yit Seng Realty.

The 45-year-old Teh is better known by his Chinese name, Zheng Qi Yuan or Cheng Kei Yun and was active in the Chinese entertainment industry back in the 1980s. He was starring in local Chinese dramas, and later became a voice actor for a Malaysia Chinese radio station.

"I ventured overseas, mainly to China in the 1990s. Every time I returned home after completing a stint in China, I didn't feel like leaving home and going back there. So in the end, I decided to discontinue my acting contract there and joined my girlfriend, who is now my wife, to become a property negotiator," Teh tells EdgeProp.my.

He joined a real estate agency in 2000 and after three years, joined Yit Seng. He is now a senior negotiator who specialises in commercial property and land deals in the Klang Valley.

"Having said that, I also cover residential property — as long as someone needs my help, I will try my very best because after

almost 18 years in this industry, money is no longer my biggest driver, but the satisfaction and joy in helping someone solve their problems," he shares.

An agent's social responsibility

Teh strongly believes that while making a living is important, a real estate negotiator has the social responsibility to be the bridge between the buyer and seller in ensuring every transaction process goes smoothly.

"To many, buying a property is a once-in-a-lifetime decision. How can you fail them when they give you their trust and let you handle one of the most important things in their lives? Likewise for the seller, the way that you negotiate with the potential buyer is crucial to them," he notes.

Therefore, he says industry knowledge and commitment towards a client are keys to success in the industry.

"Some agents and negotiators never do anything extra although they know how because it will not bring instant benefits. However, if you are willing to contribute knowledge, experience and time in guiding your client through the entire process, you will realise that you are gaining more than just a commission, but a great sense of personal satisfaction. You also gain experience from every deal because every case is unique," he says.

Teh cites a case which has motivated him to continue with what he does. "This buyer wanted to buy this house very much but he could not get a loan the first time. He tried a second and third time but failed too. But he did not give up. Neither did I. He finally got his loan approved after being rejected six times by different banks.

"We could have just given up after the second or third time. However, to me, no deal is just another deal. This property could be the biggest thing in the client's life and he could only rely on me to make his dreams come true. So I decided to help him find a bank that would give him a loan.

"We went to almost all the commercial banks in town and tried each one by one and finally, the loan was approved at the seventh try. What's interesting was, the bank that finally approved the loan was also the first bank that rejected the loan," he says.

He believes it is because with every loan rejection, they tried to find out how they could be more prepared for their next application.

Money is no longer my biggest driver, but the satisfaction and joy in helping someone solve their problems. — Teh



"When the loan application was approved, the expression on the buyer's face was something that money could not buy. The deal has also reminded me about my social responsibility as a real estate agent," says Teh.

On top of that, he adds, the experience he has in dealing with the many commercial banks has certainly helped him in speeding up future transactions.

The experience also impressed on him that an agent's job is not just a sales job, "you're a problem solver and service provider as well".

"Many people become real estate brokers because they want to earn money fast. Have you ever thought that if you move so fast at the beginning, you may slow down just as quickly as well? When you are too fast, you may not be able to gather

solid industry knowledge and build the foundation to solve problems that you may face later. You would probably give up easily when a problem occurs. This also explains the fast turnover in this industry.

"If you want to take this as your career for life, don't go too fast. Equip yourself with knowledge, treat it as a profession," he offers.

NEWS



KPKT to draft commercial development act

BY SHAWN NG

KUALA LUMPUR: The Ministry of Housing and Local Government's (KPKT) national housing department director-general Jayaselan Navaratnam said the ministry is planning to draft a commercial development act.

"We want to have a vibrant city," he told reporters at the Affordable Housing Conference 2018 on Wednesday.

In its efforts to provide a better life for the people, the ministry has plans for mixed housing developments, where people can live in the residential component and work at the commercial component.

"We also realise that we need to manage these projects well. So we are looking at drafting a commercial development act.

"At present, there is no standardised sale and purchase agreement for commercial property. Commer-



Jayaselan: The act would provide security and assurance to purchasers.

cial property owners with claims can only go to open court instead of a tribunal," Jayaselan added.

He noted that the act would provide security and assurance to purchasers, adding that it would take

two years for the ministry to come up with the act, in order to conduct the required research and studies.

In order to utilise as many lands as possible for residential developments, KPKT is working

on a Wakaf development act.

The National Property Information Centre (Naptic) is currently collaborating with the ministry to streamline housing data by introducing a data input system for developers. The system is slated to be operational early next year.

Jayaselan explained that at present, the data collection starting points of the two parties are different — KPKT collects data from the day that developers apply for [building] licence while Naptic collects data from the moment of planning approval and when the building plan is issued.

"We are now adjusting the starting point and data definitions.

"When the system is ready, it will be rolled out for a test run, so we can see how effective the system is," he said.

Meanwhile, the Association of Valuers, Property Managers, Estate Agents and Property Consult-

ants in the Private Sector Malaysia (PEPS) president Foo Gee Jen said the drafting of a commercial development act and introducing a data input system are laudable. However, he has concerns with regards to enforcement and execution.

"They [the initiatives] are the way forward, but the key is execution," Foo told EdgeProp.my.

Speaking about the commercial development act, he said: "Last time, we only have shophots and retail properties. But today, we have more — hotel, student or worker accommodation, serviced apartment, Airbnb, co-living and co-working space, just to name a few. My concern is, how to make sure all stakeholders' interests can be taken care of under one single act?"

As for the introduction of a data input system for developers, he said it will be more effective if KPKT makes it mandatory for all developers to input their data to the system.



LOW YEN YEING | EdgeProp.my

Shield your property from fire

BY NATALIE KHOO

When it comes to fire prevention, the first thought that pops into our heads are of fire extinguishers or sprinklers. A common error, as these are fire-fighting measures that do nothing to prevent fires from breaking out.

In the case of fire, an ounce of prevention is certainly worth more than a pound of cure. Sadly, fatal fire breakouts are far from a thing of the past.

"We are living in the 21st century. Information is easily accessible via the internet and we can easily access news or reports on what went wrong," says Institution of Fire Engineers Malaysia (UK) Malaysia branch (IFEM) vice president Tay Hao Giang.

"We should learn from past mistakes

and people should stop taking things for granted and having the mindset that 'this will not happen to me' and hope for the best."

Tay cited tragedies such as London's Grenfell Tower blaze that took 70 innocent lives in 2017, and the fire in a Russian shopping mall in March this year that killed 64 people including 41 children. In Malaysia, there was the tahfiz school incident in Kampung Datuk Keramat, Kuala Lumpur that killed 23.



Tay: It is important to engage quality contractors and inspectors to perform the inspection, rather than one who merely ticks the boxes for the sake of obtaining a fire certificate.

So, what contributes to fire prevention and protection in buildings? Here are four key areas, gleaned from the experts.

1 The hardware and software

Active and passive are the two types of hardware in fire protection, Tay notes. The active system detects and extinguishes fires in the event of a breakout, and includes sprinklers and fire extinguishers. The passive system aims to block the fire from spreading, using fire-resistant walls or doors.

"It is important that both of these [hardware and software] work hand in hand," says Tay. Although both types of hardware are typically well-incorporated into fire protection systems, the software is often neglected.

"For example, you need a management system to manually evacuate everybody when there is a fire. If the alarm is confirmed genuine, you need to have an emergency response team, a floor warden system and a floor marshal who are ready to start evacuation.

"Sometimes when there is a fire drill, people still take their own sweet time in the toilet or they think that if they do not see smoke, there is no fire," Tay elaborates, stressing that one to two minutes can be the difference between life and death.



3 Changes to a building

At a media briefing on fire safety regulations for buildings organised by the Malaysian Institute of Architects (PAM) and IFEM held on March 1, concerns were raised over changes to a building's original space usage.

"Do you know that there are buildings that were built as an apartment or hotel, and after they were handed over to the owners with the issuance of Certificate of Completion and Compliance, they ended up being converted into hospitals?" PAM council member and AR RAD Architects managing director Adrianta Aziz asked.

Another example he cites is terraced houses, especially corner lots, that have been converted into kindergartens and restaurants.

"Do you know that when you change the category of the building use, fire requirements of the building change as well?" Adrianta continued.

"When the corner units get converted to, say a restaurant, the party wall may not be able to take it and if there is a fire, it will spread very quickly."

He pointed out that if the owner decides to change the original usage of the property, appointing a consultant such

as an architect would be the best move because architects know the compliance procedures and documents for submission to relevant authorities.

Tay concurs with Adrianta, and says that some building owners may unknowingly replace a fire door with a glass door for aesthetic value.

Such errors are preventable, with the right education on fire safety policies.

"If you want to renovate your home and you are not sure how to go about it, PAM actually have public engagement sessions which are free of charge.

"They guide you through proper procedures, for example, submissions to the fire authority or local council for approval before the renovation starts," Tay says.

He also advises building owners to engage fire risk assessors periodically.

"A building is constructed with a purpose in mind, and is designated for a specific usage. However, as time passes, the risk of the building may change."

An example Tay cites is how an empty corridor may turn into a storage area over time, but was originally left vacant for specific reasons related to fire safety.

Fire risk assessment will determine the current fire risk of the building, and provide mitigating factors to increase the safety of the building.



2 Qualified contractors and inspectors

When obtaining a fire certificate for a building, Tay says it is important to engage qualified contractors and inspectors to perform the inspection, rather than one who merely ticks the boxes for the sake of obtaining a fire certificate.

Obtaining a fire certificate does not mean that the fire authorities are responsible, should a fire breakout in the building, Tay asserts.

"The question is, are all the systems in good operating condition all the time? Under the Uniform Building By-Laws, the

owners themselves have to bear the responsibility of making sure the building and its users are safe."

Tay points out that the issuance of a fire certificate means that the owner has declared everything is in perfect working condition. However, having been inspected does not mean that the building complies with safety requirements.

"The fire authority will then come and conduct a spot check. If you have not complied, then you need to rectify, if not they [the authorities] will fine you.

"Usually, the contractor will tick all the requirements and say that it is okay. The building owner will then just sign on it. Whether it is properly maintained is a big question mark."

4 Building materials

Conventionally, reinforced concrete and bricks are used as construction materials.

"Reinforced concrete's fire resistance is the best," says Tay.

However, with the rapid pace of development, these materials are time consuming and heavy in nature. Thus, many have resorted to steel, timber, and other composite materials.

"But have we done enough studies to understand the properties of these composite materials?" Tay questions.

In the past, a material is tested over long periods — over 20 years — before it is released to the market for commercial

use. Today, however, materials are tested and mistakes rectified along the way.

"Materials such as polyethylene and polystyrene are actually clad within thin layers of cement. We know that cement will crack, and when it cracks, it exposes the plastic. When the plastic catches fire, it releases harmful gases that kill," he warned, adding that one should instead use building materials that are not as combustible and have higher fire resistance such as gypsum boards, calcium silicate and rockwool which may be more expensive.

"A lot of research still needs to be done and we need to look at other materials that are more sustainable. If we know that a certain material is easily combustible, it should be given less priority at the material selection stage," says Tay.

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Earning ENOUGH to buy a home

BY SHAWN NG

MOHD IZWAN MOHD NAZAM | THE EDGE



“The price level has remained high and it will take many years for the average income level to catch up to the present average house price.” — Yeah

starting at low salaries in their careers will find it difficult to own homes in KL,” he says.

In fact, against the backdrop of a prudent lending environment combined with weakening financial profiles — especially of the young adults — the ability to secure a home loan and to pay the down payment has become more difficult, thus making the homeownership dream harder to attain.

“In the case of Penang, land scarcity will continue to underpin price growth, especially for landed residential property.

“In Selangor, landed properties located further away from the city such as Kajang, Semenyih and Cyberjaya may still offer good value for money but growing demand in these areas may drive prices up fast.

“Down south in Johor, housing prices may be further pushed up by foreign buyers from Singapore and also mainland China who are able to afford units costing more than RM1 million,” Foo elaborates.

What caused the gap?

Why is salary growth lagging behind house price growth? According to Professor of Economics at Sunway University Business

School Dr Yeah Kim Leng, house prices have skyrocketed in the last housing boom.

“There were elements of speculative buying as well as strong demand triggered in part by exemptions from the real property gains tax and tax exemptions on interest payments, low interest rates, easy access to loans pushed by financial institutions, limited supply in selected high-density locations and the expectation that prices will rise further to provide healthy returns to property investments.

“The price level has remained high and it will take many years for the average income level to catch up to the present average house price,” Yeah opines.

Foo points out that the rising cost of living and the unequal distribution of income as indicated by the difference between the median and mean monthly income has also contributed to the problem.

“Wealth continues to be accumulated and concentrated on a small number of individuals, so the income of most households is lower than the statistical average.

“If the general inflation is taken into consideration, the rising cost of living will add further pressure on income. The real gap between income and house price may actually be greater than what the numbers indicate,” he adds.

Catching up with house prices

Going forward, would the pace of monthly salary growth be able to catch up with the growth of the HPI?

Foo foresees the gap between salary and house price to widen further if the shortage of affordable housing supply in the market continues as demand will push prices up.

“Household incomes can be increased by raising the minimum wage and through economic progression, but if there continues to be inadequate housing supply, house prices will simply rise faster, as demand exceeds supply.

“To homebuyers, this will mean it will take a longer time to repay their housing loan and their houses will be smaller, further from the city centre and even building quality may be compromised,” Foo warns.

But Yeah begs to differ. He says the gap is

narrowing gradually as the growth rate of the HPI has been slowing down while the mean annual salary income is charting a steady growth of 5% to 6% per annum.

“However, the house price level remains high and it will take many years for the average income level to catch up to the present average house price,” he adds.

The housing affordability issue, he says, will continue to persist given the high house price levels in the mid- and high-end housing segments and the fact that the majority of the low income earners are hard pressed to purchase homes that are priced above RM250,000, which made up the bulk of new housing supply in the past two years, he says.

“According to Naptic’s 4Q 2017 data, only 39% of new housing launches in 2016 to 2017 were for homes priced up to RM300,000.

“This is insufficient to cater to the demand by 50% of households in Malaysia earning up to the median income,” he adds.



“Household incomes can be increased by raising the minimum wage and through economic progression, but if there continues to be inadequate housing supply, house prices will simply rise faster, as demand exceeds supply.” — Foo

It is many people’s dream to own a home of their own and this has driven them to work diligently and save up their hard-earned money to one day make their dream come true.

However, for many Malaysians, things are not turning out the way they wish as house prices in major cities including Kuala Lumpur, Johor Bahru and Penang have been rising ahead of the growth in wages thus making it increasingly difficult to own a home in the country.

According to data from the Department of Statistics Malaysia and National Property Information Centre (Naptic), the median monthly salaries and wages in Malaysia grew at a compound annual growth rate (CAGR) of 6.17% from RM1,700 in 2013 to RM2,160 in 2017 while the Malaysian House Price Index (HPI) recorded a CAGR of 7.56% from 140 points to 187.4 points over the same period.

This indicates housing unaffordability in the country and the gap between house prices to monthly salaries in urban centres could be even more sizeable, especially in the mid- and high-end housing segment.

This problem is most pronounced in Selangor, Penang, Johor and Kuala Lumpur. Data shows the gap is most severe in Kuala Lumpur with a five-year CAGR of 3.66% and 7.88% in monthly salaries and house price growth respectively, resulting in a gap of 3.22 percentage points.

CBRE|WTW managing director Foo Gee Jen notes that there is also a gap between the mean and median monthly salaries in KL, of which the five-year CAGR for the former is at 9.94% while the latter only stood at 3.66%.

“The difference in the median and mean [monthly salary] highlights the income disparity among the KL working population. Urban migration could be a reason for this as more people such as fresh graduates and young adults are moving into cities to seek better economic opportunities while the scarcity of land in city centres such as KL as well as their status as prime locations is pushing up home prices.

“This is a reflection of the reality whereby young income earners who are presumably



How do we solve this problem?

Establish a single agency to monitor the housing market

A single agency will enhance affordability and bring on a more sustainable price growth. Foo believes a single agency permits better coordination and efficiency in resource management for the delivery of affordable housing. The fact that most states are now politically aligned with the federal government should help in policy streamlining and implementation as land use is a state matter, says Foo.

Centralised data

Centralised data is needed to facilitate informed decision-making, thus reducing the discrepancy between the expectations of homebuyers with developers. "The fundamental flaw in the residential market is the mismatches in price, product and location — information inequality is a contributing factor to this," says Foo. A reliable and accurate data system provides developers the information to identify the supply gap in terms of product and location. Hence, the price shall then reflect the market demand.



Cost reduction

Indirect cost of doing business incurred by lengthy bureaucratic procedures can be reduced, while approval processes can be simplified with greater clarity, suggests Foo. Delays in the approval process lengthen development time, translating to extra cost.

With reference to direct cost, developers in Malaysia are responsible for the provision of infrastructure. However, Foo says the cost of infrastructure provisions should be shared with utility providers as the infrastructure is complementary to their business. All in all, any cost incurred would be transferred to buyers.

Gazette all structural and local plans

This creates certainty in policy direction and transparency, says Foo, adding that this is part and parcel of removing red tape and simplifying development approval processes.

Release more state-owned lands for affordable housing

Land is an important cost component of property development. If the government has the political will, more state-owned lands should be released for developments of affordable houses, says Foo. The government has to recognise that affordable housing is to be supplied in locations with the right demand. Therefore, state-owned lands which are presumably in strategic locations would be ideal, provided that they are supported by adequate accessibility, facilities and amenities.



Get the private sector to build more affordable homes

Open tenders or requests for proposals can be called to draw private sector participation in developing affordable housing on state land, opines Foo. "We need to recognise that the ultimate priority of affordable housing is the rakyat. While the highest purchase price offered for the land will be desirable, the number of affordable houses proposed and the price of these houses should carry more weight when selecting the successful bidder. The emphasis should lean towards the socio-economic benefits for the rakyat more than monetary gains."

Improve construction efficiency

Industrialised Building Systems (IBS) can save construction cost and time. Shorter development time raises supply which in turn minimises price escalation caused by buyers' anxiety over perceived shortage. The new government promised to introduce incentives for developers who adopt IBS — this initiative should be expedited.

Need for release mechanism of bumiputra units

Bumiputra quota on property development has been considered one of the factors that distorts market supply and demand. As a result, we have location or development-specific overhang of properties. A well-articulated and deliberate procedure for the release of unsold bumiputra units should be in place to clear off the stock.




Continue to improve public transport infrastructure

Foo urges the government to continue investing in public transport infrastructure projects and improve the end-point reachability which would essentially reduce commuting costs and time, thereby increasing productivity. The focus should be placed on rail systems as this method of transportation is more efficient and cheaper for the people than by road. This is evident in major metropolitan cities around the world such as London, Hong Kong, Singapore and Tokyo — where they have reliable, extensive and comprehensive rail networks.

Accept change

Yeah says homebuyers will need to adapt to changing trends such as transit-oriented housing developments and integrated townships that are farther away or of high density in urban centres but with a rather low absolute price.

The five-year CAGR of median monthly salaries in Malaysia is slower than housing price growth



YEAR	THE MALAYSIAN HOUSE PRICE INDEX	MEDIAN MONTHLY SALARIES & WAGES IN MALAYSIA (RM)	MEAN MONTHLY SALARIES & WAGES IN MALAYSIA (RM)
2013	140	1,700	2,186
2014	153.2	1,800	2,377
2015	164.5	1,942	2,487
2016	176.1	2,000	2,657
2017	187.4	2,160	2,880
Five-year CAGR between 2013 and 2017	7.56%	6.17%	7.14%



Kuala Lumpur

The city has the widest gap between the median monthly salary growth and house price growth

YEAR	ALL HOUSE PRICE INDEX IN KL	MEDIAN MONTHLY SALARIES & WAGES IN KL (RM)	MEAN MONTHLY SALARIES & WAGES IN KL (RM)
2013	146.1	2,295	2,717
2014	159.4	2,500	3,111
2015	171.1	2,500	3,162
2016	184.4	2,500	3,482
2017	197.9	2,650	3,969
Five-year CAGR between 2013 and 2017	7.88%	3.66%	9.94%



Selangor

YEAR	ALL HOUSE PRICE INDEX IN SELANGOR	MEDIAN MONTHLY SALARIES & WAGES IN SELANGOR (RM)	MEAN MONTHLY SALARIES & WAGES IN SELANGOR (RM)
2013	139	2,000	2,666
2014	151	2,200	2,820
2015	163.2	2,500	3,073
2016	177.7	2,500	3,239
2017	191.2	2,580	3,454
Five-year CAGR between 2013 and 2017	8.3%	6.57%	6.69%



Penang

YEAR	ALL HOUSE PRICE INDEX IN PENANG	MEDIAN MONTHLY SALARIES & WAGES IN PENANG (RM)	MEAN MONTHLY SALARIES & WAGES IN PENANG (RM)
2013	143	1,631	2,106
2014	159.8	1,800	2,339
2015	171.4	1,900	2,414
2016	180.7	2,000	2,603
2017	190.1	2,160	2,672
Five-year CAGR between 2013 and 2017	7.38%	7.28%	6.13%



Johor

YEAR	ALL HOUSE PRICE INDEX IN JOHOR	MEDIAN MONTHLY SALARIES & WAGES IN JOHOR (RM)	MEAN MONTHLY SALARIES & WAGES IN JOHOR (RM)
2013	148.8	1,700	2,114
2014	169.9	2,000	2,466
2015	179.2	2,200	2,549
2016	193.4	2,200	2,656
2017	206.1	2,250	2,932
Five-year CAGR between 2013 and 2017	8.49%	7.26%	8.52%



An expat's guide to real estate in Dubai

Not everyone can buy, but if you have the money, there's an overabundance of rentals.



ILLUSTRATION: JACI KESSLER LUBLINER/BLOOMBERG

BY LISA FLEISHER

Dubai, a relative newborn on the world stage, was a city built around cars. And even though its economy is more diversified than those of its Gulf neighbours, this desert metropolis still feels ripple effects of the oil industry's booms and busts.

From 2011 to 2014, when oil prices were more than US\$100 a barrel, Dubai's property market soared. Apartments in the world's tallest building, the Burj Khalifa, were more than US\$1,000 (RM4,064) psf, according to consultants Cluttons LLC. Now, as oil hovers at US\$70, values in the Burj Khalifa have dropped to about US\$650 psf. But the Russian currency crisis and Brexit, coupled with increased taxes and fees for everyday purchases, have made Dubai a less affordable place to live.

"We still haven't reached the bottom," says Sofia Underabi, head of residential valuation at property consultants Cavendish Maxwell. And there's plenty of housing stock to come: More than 91,000 apartments and 42,000 homes are expected to be added by the end of 2020, Cluttons says.

In Dubai, many rent instead of buy, especially when they first arrive, armed with corporate housing allowances. (Almost 90% of the three million residents are non-citizens.) Visas are often short-term and tied to employment, so losing a job can mean having to leave the country.

Some areas in the geographic middle of the city limit home sales to only Emiratis, but if you have the money — regardless of gender or creed — you can get a rental.

Welcome to the non-neighbourhood

Anyone relocating to Dubai shouldn't think in terms of neighbourhoods as they would in New



The Oceana apartment building on the Palm Jumeirah has views of the downtown skyline and a private, manicured beach.

York or London. This isn't a walkable city — it's too hot, anyway — and shopping or social gatherings require a car.

Homes are oriented around specific buildings or developments. Sea views are at a premium, and standard amenities include on-site gyms and pools, as well as separate living quarters for household staff. Higher-end options can have tennis or basketball courts, or spas.

Houses and town houses (almost always called villas) are typically three bedrooms in suburban-style neighbourhoods, behind gates or walls. In June the average four-bedroom luxury villa rented for US\$6,800 a month, Cluttons says.

Proximity to some of the most sought-after American, British, and international schools puts developments such as Arabian Ranches, despite being inland, high on the list for corporate executives moving with a spouse and children. Homes in nearby Jumeirah Golf Estates often come with a private pool, and there's a clubhouse, pro shop, gym, tennis academy, and restaurants as well. A five-bedroom home rents there for about US\$11,300 a month, says Andrew Leech, an associate at Gulf Sotheby's International Realty.

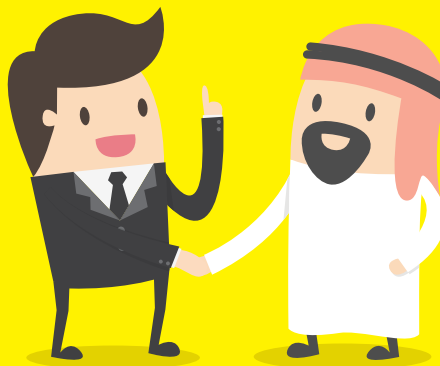
The downtown apartment option

Higher-end apartments are clustered in three main areas. A two-bedroom unit on the north end in the business district, known as the Dubai International Financial Centre, rents for an average of US\$4,000 a month, according to Cavendish Maxwell. Nearby, in downtown, the Burj Khalifa and other high-rises are grouped near the Dubai Mall (the one with the indoor ice rink—not the one with the indoor ski slope). Burj Khalifa apartments are some of the most expensive in the city, though you might have to take three elevators to get to your front door. Earlier this year, a four-bedroom apartment there sold for US\$4.95 million, or US\$767 psf.

On the southern end of the city, there's Dubai Marina, where residential skyscrapers crowd a glittering man-made 1 ½-mile-long waterway. Two-bedroom apartments in Marina rented for an average of US\$3,000 a month in the second quarter of 2018, a 4.6% drop from the year before, according to Cavendish Maxwell.

Where to stay on sand

The Palm Jumeirah is widely considered the pinnacle of the beachfront properties. Houses cram the fronds, or branches, of the man-made islands



So many Jumeirahs, so little time

The name Jumeirah, which roughly translates as “little embers”, is a popular real estate moniker. But it can mean just about anywhere in Dubai.

GARY YEOWELL/DIGITAL VISION



Above: Skyscrapers along Sheikh Zayed Road in Downtown Dubai.

Below: The man-made Palm Jumeirah.

off the southern end of the coast. Apartment buildings line the “trunk”.

Some of the best apartments on the Palm are in the Five, Oceana, and Tiara buildings, which can come with views of the Dubai skyline and a private beach.

A three-bedroom, four-bathroom place here can run about US\$7,200 a month. The facilities and manicured beaches, combed and cleaned by staff, are mostly empty during the sweltering summer months, when temperatures regularly soar above 110°F.

Matthew Solomon, an agent with Haus & Haus realty, prefers to look on the bright side: “There’s a hotel on-site. It’s like being on holiday every day.” — *Bloomberg*

MARWAN NAAMANI/AFP



Five Palm Jumeirah

This 12,305 sq ft villa has four bedrooms and six bathrooms, plus a maid’s room and a private pool. Furnished, it’s listed for US\$38,500 a month.

ESPACE REAL ESTATE



Jumeirah Golf Estates

A five-bedroom villa here rents for about US\$11,300 a month. It comes with a steam room, gym, hot tub, an entertaining space, and a second kitchen on the ground floor.

GULF SOTHEBY'S REALTY SEVEN TIDES



Jumeirah 3

For US\$11,344 a month, this six-bedroom villa on Jumeirah Beach has a private garden, covered parking, and distinctive tiling.

MIR & MRS STOCKWELL



7 easy ways to cool down

BY RACHEL CHEW

Have you ever struggled to decide whether to switch on the air-conditioner in your room, especially after realising that you have been running it continuously over the past few days?

While having the air-conditioning switched on constantly will mean high electricity bills, not to mention the impact it has on the environment, staying in an air-conditioned room for long hours can also affect your health due to poor natural air-ventilation.

So how do you keep your home cool without relying on the air-con? Here are seven simple ways to reduce indoor temperatures without spending a fortune!

1 Let plants do their magic

One obvious solution is to surround yourself with plants, especially leafy plants. Plants act as the lungs of the environment as they purify the air, says Institute of Landscape Architects Malaysia (ILAM) president Assoc Prof Dr Osman Mohd Tahir.

"Plants can purify air and water, filter the wind and noise, provide humans with beneficial contact with nature and most importantly, stabilise the microclimate," he says, adding that this includes helping to lower indoor temperature.

"Pollutants from the air can be significantly reduced through the protection and provision of natural features, particularly trees and shrubs, which absorb pollutants, moderate the local climate and encourage airflow," Osman offers.

A garden is not solely to be admired, it also helps to reduce heat transfer from the sun into your home. According to Osman, a green wall or vertical garden for instance, can also lower the air temperature within a room.



2 Use black-out curtain or blinds

Besides plants, you can consider investing in black-out curtains. Thick but light-coloured curtains or blinds can help block out light and reflect the heat of the sun.

All you need to do is keep them drawn over windows or glass sliding doors that receive direct sunlight during the day.



3 Keep electrical appliances switched off

Have you ever stood close to the clothes dryer or oven and feel the heat released from the appliances?

Best to keep electrical appliances off at home when you're not using them, to reduce heat indoors. Besides keeping the big appliance shut during day time, one can consider replacing the traditional light bulbs at home, which usually generate more heat than newer LED light bulbs to save energy at the same time.

5 Paint your walls white

It is proven that black objects absorb all the colours of the spectrum and heat while white and pale objects reflect almost all light, so the light is not converted into heat and the temperature does not increase noticeably.

One can consider painting the walls that receive direct sunlight such as those facing east or west with white paint to reduce the accumulation of heat from the sun.



6 Use an exhaust fan

Exhaust fans are useful in small and humid indoor spaces such as bathrooms and kitchenettes as they pull out warm air from within a room. They also circulate the air in the room for better ventilation. Some fans are digitally programmed to automatically start once a room reaches a certain temperature and will shut down when it becomes cooler.

As hot air rises, it is best to place the fan as high up as possible. If you want to pull fresh air into the room, you may use the reversible-type exhaust fans.



7 Use water

Having cold water features indoors can help reduce the temperature in a room. Consider having some indoor aquatic plants with the water features as well or certain plants that lose water during the transpiration process as the moisture can cool down the air. Such plants include aloe vera and the areca palm tree. Another quick way to cool down is to simply mop down the floor with cold water during mid-day.



4 Let the air flow

When the sun goes down, so does the temperature. So make the most of those refreshing few hours after sunset by opening up the windows and doors to allow the air to flow in and circulate through the rooms in the house before you settle down for the night. But be sure to keep the curtains down before the morning sun hits to keep the air inside cooler longer.



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LIDM01007693

RM1,700,000

Taman Guru Melayu, Seremban, Negeri Sembilan

Type: Bungalow Tenure: Malay Reserved Land
Built-up: 8,203 sq ft Land size: 32,636 sq ft
Bedrooms: 6 Bathrooms: 7



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LIDM01008508

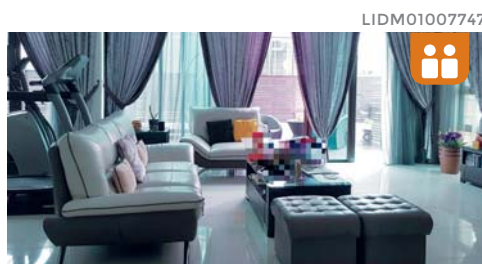
RM5,900,000

The Mines Resort City, Seri Kembangan, Kuala Lumpur

Type: Bungalow Tenure: Leasehold
Built-up: 9,322 sq ft Land size: 7,600 sq ft
Bedrooms: 8 Bathrooms: 8



Theresa Chow (REN 26512)
HARTAMAS REAL ESTATE (MALAYSIA) SDN BHD (E 1) 1439
+6016 272 8009



LIDM01007747

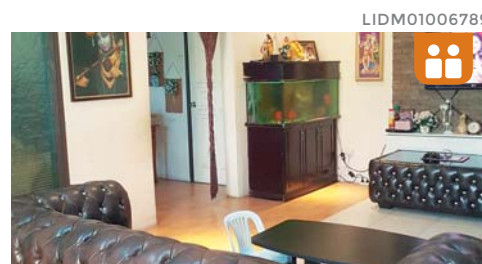
RM2,300,000

Restrees, USJ, Selangor

Type: Link bungalow Tenure: Leasehold
Built-up: 4,300 sq ft Land size: 2,800 sq ft
Bedrooms: 5 Bathrooms: 5



Lisa Chow (PEA 1818)
MAXLAND REAL ESTATE AGENCY
(E 3) 0769
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LIDM01006789

RM1,240,000

Taman Bukit Maluri, Kepong, Kuala Lumpur

Type: Terraced house Tenure: Leasehold
Built-up: 2,800 sq ft Land size: 3,360 sq ft
Bedrooms: 5 Bathrooms: 3



Suki Tan (REN 06909)
VIVAHOMES REALTY SDN BHD
(E 1) 1670/3
+6013 277 8668



LIDM01006886

RM9,000/mth

Pavilion Residences, Bukit Bintang, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 1,307 sq ft Bedrooms: 2
Bathrooms: 2



Kim Kat (REN 19519)
HUTTONS ONEWORLD SDN BHD
(E 1) 1286
+6016 205 0878



LIDM01009152

RM980,000

Wickham Manor, Ampang Hilir, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 2,080 sq ft Bedrooms: 4
Bathrooms: 4



Kim Kat (REN 19519)
HUTTONS ONEWORLD SDN BHD
(E 1) 1286
+6016 205 0878



LIDM01007688

RM775,000

Kepong Baru, Kepong, Kuala Lumpur

Type: Terraced house Tenure: Freehold
Built-up: 1,200 sq ft Land size: 1,430 sq ft
Bedrooms: 3 Bathrooms: 2



Adan Soh (REN 06916)
VIVAHOMES REALTY SDN BHD
(E 1) 1670/1
+6013 272 8668



LIDM01008501

RM3,150,000

Sunway Vivaldi, Sri Hartamas, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 3,980 sq ft Bedrooms: 5
Bathrooms: 5



Kayte Teh (E 1575)
CAREY REAL ESTATE (JOHOR) SDN BHD (E 1) 1019/5
+6019 212 8800



LIDM01008532

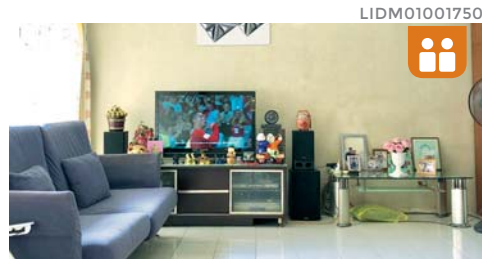
RM99,238

Bandar Baru Klang (Sungai Rasau), Klang, Selangor

Type: Industrial land Tenure: Leasehold
Land size: 248,095 sq ft



Kayte Teh (E 1575)
CAREY REAL ESTATE (JOHOR) SDN BHD (E 1) 1019/5
+6019 212 8800



LIDM01001750

RM427,989

Taman Lestari Putra, Seri Kembangan, Selangor

Type: Terraced house Tenure: Leasehold
Built-up: 1,800 sq ft Land size: 1,300 sq ft
Bedrooms: 4 Bathrooms: 4



Sherry Chew (REN 07011)
CBD PROPERTIES (PUCHONG) SDN BHD (E 1) 1197/4
+6016 218 2301



LIDM01006712

RM1,800,000

Kiaramas Danai, Mont'Kiara, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 2,055 sq ft Bedrooms: 4
Bathrooms: 5



Kevin Teh (REN 02206)
PROPSTAR REALTY (E 3) 1591
+6013 555 7333



LIDM01005896

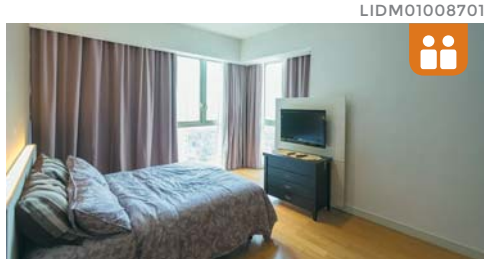
RM688,000

Solaris Dutamas, Dutamas, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 672 sq ft Bedroom: 1
Bathroom: 1



Kevin Teh (REN 02206)
PROPSTAR REALTY (E 3) 1591
+6013 555 7333



LIDM01008701

RM6,000/mth

Marc Residence, KLCC, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 1,626 sq ft Bedrooms: 4
Bathrooms: 4



Ivan Bong (REN 19174)
PWP PROPERTIES SDN BHD
(E 1) 1696
+6016 888 8481



LIDM01008780

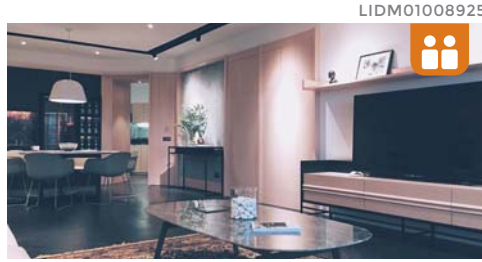
RM780,000

Mont'Kiara Astana, Mont'Kiara, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 1,241 sq ft Bedrooms: 3
Bathrooms: 2



Alex Goh (REN 02799)
YIT SENG REALTY (E 3) 0303
+6012 316 7333



LIDM01008925

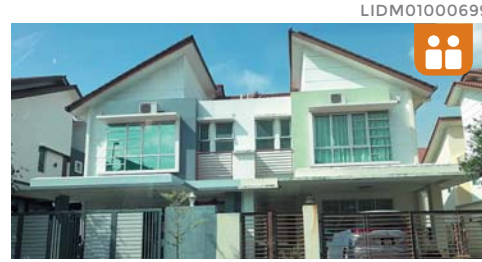
RM2,500,000

Sri Penaga, Bangsar, Kuala Lumpur

Type: Condominium Tenure: Freehold
Built-up: 1,950 sq ft Bedrooms: 3
Bathrooms: 2



Joey Ho (REN 25559)
IQI REALTY SDN BHD (E 1) 1584
+6018 947 6268



LIDM01006999

RM1,280,000

Setia Damai, Setia Alam/Alam Nusantara, Selangor

Type: Semidee Tenure: Freehold Built-up: 3,000 sq ft Land size: 2,550 sq ft Bedrooms: 4 Bathrooms: 4



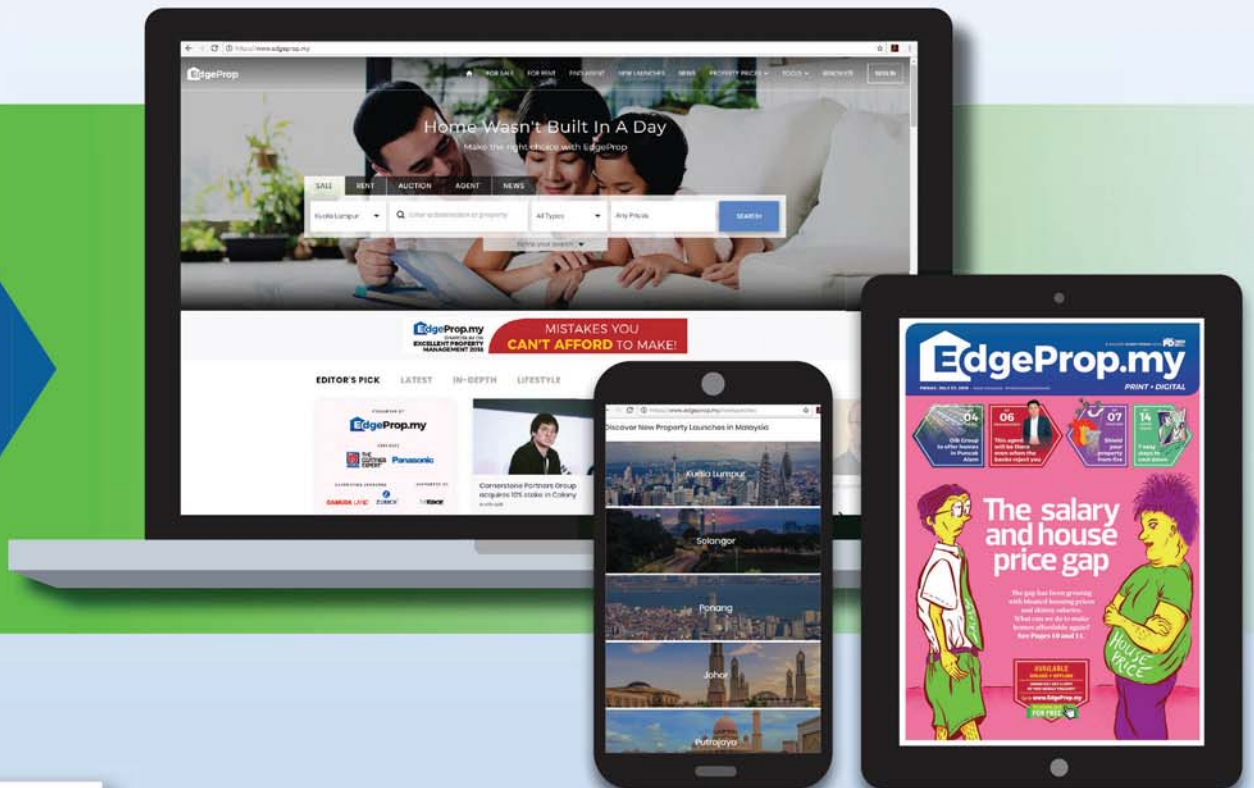
Billy Low (E 2575)
INFINITY PROPERTY (E 3) 1738
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