




# PropertyGuru

News & Views

ISSUE NO. 117 (OCT 2017)  
MICA (P) 097/06/2017

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### TOP STORIES

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#### Refined Living



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### COVER STORY

## Paranormal places

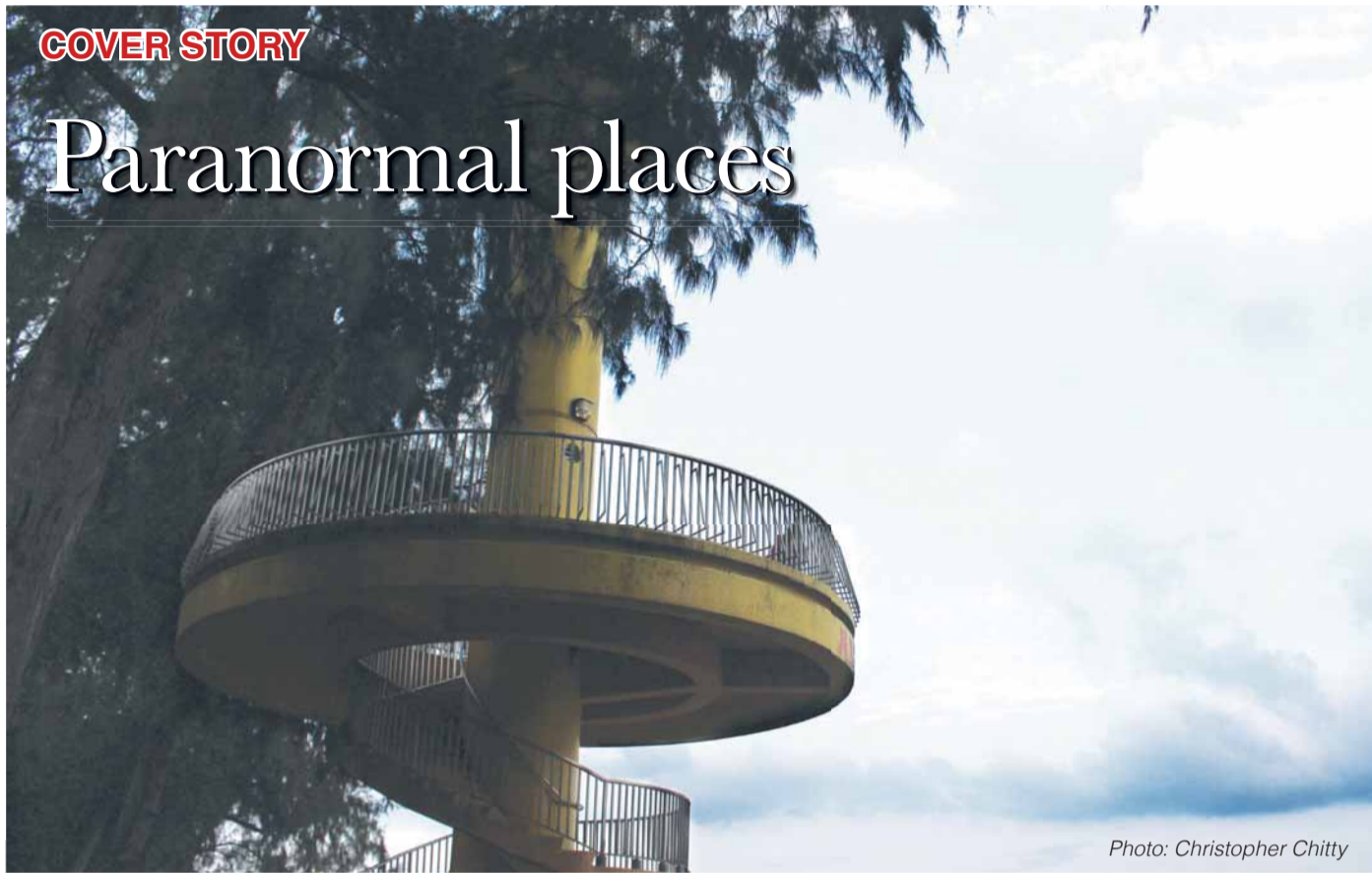


Photo: Christopher Chitty

The Amber Beacon Tower (*pictured*) is a popular spot with beachgoers and joggers who frequent East Coast Park on weekends. A scenic lookout point, the tower actually has a dark past like so many places in Singapore. Recently, we took a trip to several haunted sites across the island to get the stories behind why these locations continue to fascinate and scare Singaporeans. Read more on page 16.

## Concerns when buying old houses

Before purchasing older residential units, prospective buyers are advised to consider the potential downsides of such properties.

#### • Financing issues

For properties with shorter remaining leases, buyers may need to fork out more money from their own pocket as banks may provide a lower mortgage quantum or loan-to-value. You are also not allowed to use your Central Provident Fund (CPF) savings when buying HDB flats and private homes with a tenure of less than 30 years.

To be able to use it, the buyer's age plus the remaining lease should be equal to at least 80 years. Also, the maximum amount that can be used from the Ordinary Account is capped based on the buyer's age and the property's remaining tenure.

#### • Cracks and repairs

Over time, a home's walls and floors may suffer from cracks, but among the most serious issues are damages to the foundation and support beams.

Given that the cost of repairing such important structures can cost tens of thousands of dollars or more, it's advisable to check for these damages before committing to buy a property. Preferably, engage an expert or an engineer. If you still want to purchase despite the existence of such defects, consider negotiating for a lower price to offset the repair costs.

#### • Outdated features

Properties built many years ago may come with obsolete electrical wiring

and corroded plumbing, which can cause fires and water leaks respectively. Hence, it's advisable to check for these problems and get a quote on how much it would cost to update these features and ensure they conform with existing safety regulations.

#### • Pest problems

An old house may have unwanted guests like rats and termites. The former is a health hazard, while the latter destroys furniture and wooden structures of a property. Before signing the purchase agreement, check for the tell-tale signs of pests. If the infestation is serious, you will need to hire an exterminator.

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**THE TEAM****EDITORIAL**

Romesh Navaratnarajah  
Senior Editor  
romesh@propertyguru.com.sg

**Editorial Contributors**

Angelica Chong  
Chang Hui Chew  
Christopher Chitty  
Joanne Poh  
Justin Koh  
Michelle Yee  
Mindy Chong  
Team Joey Yap

**ADVERTISING**

Belinda Koh  
belinda@propertyguru.com.sg

**PUBLISHING**

Romesh Navaratnarajah  
romesh@propertyguru.com.sg

**EVENTS**

Mandy Neo  
mandy@propertyguru.com.sg

**MARKETING**

Sandy Goh  
sandy@propertyguru.com.sg

Esther Toh  
esther@propertyguru.com.sg

Chang Hui Chew  
chang@propertyguru.com.sg

**CUSTOMER CARE**

Sarah Tan  
custcare@propertyguru.com.sg

**MANAGEMENT**

Hari Krishnan  
Chief Executive Officer

Lewis Ng  
Chief Business Officer

**PropertyGuru Pte Ltd**

TripleOne Somerset  
111 Somerset Road #08-20/28  
Singapore 238164  
Tel: 6238 5971  
Fax: 6534 4678  
www.propertyguru.com.sg

MICA (P) 097/06/2017

Print: Times Printers Pte Ltd  
Design: Times Printers Pte Ltd  
Distributor: Region Periodicals  
Distributor Pte Ltd

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**EDITOR'S NOTE**

# Supernatural Singapore

I've never been a superstitious person, so when I started doing research about haunted locations in Singapore for this issue's cover story, I was sceptical at first. But my opinion changed when a small group of us visited some of

these places, especially the Old Changi Hospital and Pasir Ris Tower.

While I couldn't see anything, I did get an eerie feeling that we were being watched. Several people also shared their ghostly experiences with us and we even got to sit down with a paranormal investigator who offered his advice on what to do if your house is haunted.

If you are worried about buying a property and finding out later that it is next to a crematorium, perhaps our in-depth Project Reviews of new launches on the PropertyGuru portal can help. You wouldn't want to be hit by an unwanted surprise!

Also in this issue, we explore the neighbourhood of Changi, a popular

setting for many local ghost stories. And with Halloween just around the corner, we check out some edgy interior designs that will make your living spaces stand out, but not in a creepy way.

*If you have questions or comments, email [News-and-Views@PropertyGuru.com.sg](mailto:News-and-Views@PropertyGuru.com.sg)*

**Correction**

Issue 116 of PropertyGuru News and Views spelled the name Tuan Sing Holdings wrongly. We would also like to clarify that the developer's Kandis Residence project will launch by the end of this year. We apologise for any inconvenience caused.



**Romesh Navaratnarajah**  
Senior Editor

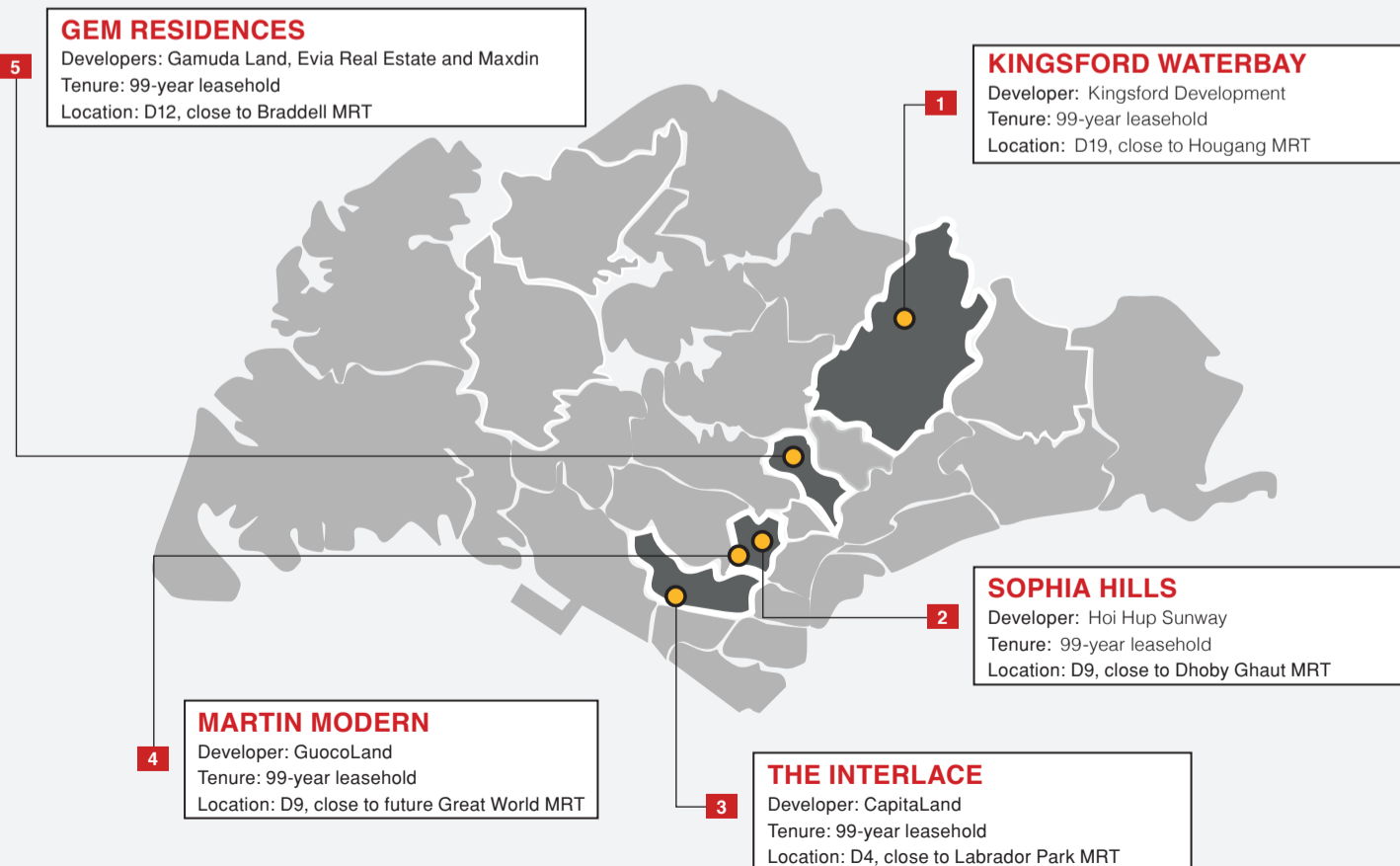
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**FIRST FACTS**

## Top 5 condominiums for sale



## MOST SEARCHED PROPERTIES



Based on pages viewed between 1 – 31 August 2017 on PropertyGuru.com.sg

## NEWS ROUNDUP

Our top Singapore property stories.



### Morgan Stanley: Home prices to rise by 8% in 2018

Morgan Stanley recently released the most bullish forecast for the Singapore housing market, expecting private home prices to increase by two percent this year, before rising again by another eight percent next year, reported the *Business Times*.

This compares with DBS's forecast of a two percent fall in 2017 and three percent increase in 2018 and another three percent in 2019. OCBC Investment Research, on the other hand, only expects a bottoming out of prices in 2018, with prices falling five percent this year.

In April, Morgan Stanley analyst Wilson Ng even predicted property prices to double by 2030. Maintaining

his earlier forecast, Ng has provided a timeline of the inflexion point, stating that property prices will rise in Q3 2017 instead of early-2018 as he had previously expected.

His optimistic outlook for the market is partly precipitated by a slew of en bloc deals that began entering the market in May 2017. With seven en bloc sale projects already awarded, about 1,500 homeowners are expected to be displaced, each of whom is about \$1.8 million wealthier.

"With leverage, this adds up to \$13 billion of potential capital inflows that could find their way back into the property market, more than the entire value of developer sales in 2016. More en bloc deals could follow, with 50-60 more currently under discussion," he said.

### Wong urges real estate industry to embrace digital innovation

National Development Minister Lawrence Wong recently urged valuers in Asean countries, including stakeholders in the real estate industry, to embrace digital innovations, reported the *Straits Times*.

Unlike the media distribution and travel industries, digital innovation has not had much impact on the retail sector. Nonetheless, things are beginning to change, noted Wong.

He pointed to the Canada Mortgage and Housing Corporation, which leveraged on its property information database to develop an automated risk assessment system.

"The real estate industry, including the valuation sector, must adapt to change, and transform in the face of digital innovation," said Wong at the launch of this year's Asean Valuers Association Congress.

"There are also new opportunities for valuers in other fields such as business and intellectual property valuation."

With the theme Valuation – Real Estate and Beyond, the two-day event saw speakers presenting papers on key topics including valuation of green and smart buildings and new accounting standards on valuation.

"Increasingly, valuation of non-tangible assets such as intellectual property, service contracts, and proprietary data, are also becoming more important when valuing businesses."

This is partly driven by digital innovation as well as the continued growth of the services sector, which makes up over 50 percent of many Asean countries' gross domestic product, explained Wong.

Established in 1981, the Asean Valuers Association has five founding members – Singapore, Thailand, Indonesia, Malaysia and the Philippines.

Over 250 delegates from Asean countries and countries such as Fiji, China and South Korea attended the 20th edition of the Congress.

## EVENT NEWS

# Optimistic outlook for Japanese real estate

Attendees were given an overview of upcoming infrastructure developments in Japan, as well as updates on property regulations and taxation.

By Mindy Chong

Held for the first time on 9 and 10 September at The St. Regis Singapore, PropertyGuru's Japan Real Estate Market Outlook attracted more than 360 local and overseas investors. Organised in partnership with Japanese developer Dualtap, highlights included insights into Japan's property market for 2018 and an overview of real estate laws and tax regulations.

Sigrid Zialcita, managing director and head of Asia Pacific research at Cushman & Wakefield said: "Tokyo is the largest metropolitan area in the world with 37 million people within 7,000 sq km of land area. Between 2010 and 2014, residential properties in Tokyo have shown a capital appreciation of 25 percent.

"Rental growth rose by seven percent in Tokyo in the past two years.

For other secondary cities, rental growth is between one to four percent. With low interest rates, yields are likely to stabilise at four percent."

She added that Japan has been preparing to host various events such as the Tokyo Olympics in 2020, 2019 Rugby World Cup, World Masters Game Kansai 2021, and Japan's first integrated casino resort. Factors such as low unemployment rate, increased jobs creation and expanding wages have led to economic growth.

Junko Ogushi, senior partner from Atsumi & Sakai, Japan presented on real estate law and tax regulations in owning property in Japan.

"PropertyGuru provides an opportunity for investors to know what is happening in Japan, hence making it a good platform for investors to directly



A large crowd of potential investors turned up to find out more about Japan's real estate market from industry experts.

interact with the developer and industry experts," she said.

Separately, Cijay Tew, associate branch district director from PropNex Realty, shared his knowledge on property monetisation methods for local and overseas properties. The exclusive show showcased the

UENO VASTO VARDE XEBEC NIPPORI II residential project.

Watch the video on the exclusive show here:  
[bit.do/jpssept2017videos](http://bit.do/jpssept2017videos).

For more information on upcoming events, go to:  
[www.pgevents.propertyguru.com.sg/](http://www.pgevents.propertyguru.com.sg/)

# Graveyard appreciation



Before Bidadari, there was Bishan. The small HDB estate has seen strong capital appreciation over the years. Singaporeans are hoping that the upcoming estate of Bidadari, with a similar history and city fringe location, will reap financial benefits for its residents in the future.

By Chang Hui Chew



View of Bishan Park at sunrise.

Those of us who grew up in the 1980s might remember the ghost stories of the era, of how on the newly built North-South line, one might see ethereal figures on the train as it passed through Bishan late in the night. Before Singapore's independence, Bishan was already a home for those who passed before, a cemetery for the Cantonese and Hakka communities of Singapore.

But an area in the city fringe with easy access to the Orchard

Road shopping belt needed to be put to more productive uses than a memorial for those who have passed before. As such, the graves were exhumed from Bishan in the early 1980s, and construction for Bishan New Town commenced soon after.

Today, Bishan has become a popular mature estate, with red brick façade HDB flats, beautiful condominiums, a bustling mall and popular primary and secondary schools. In this edition of the Guru

View, we examine the property market in this former cemetery.

## The private property market in Bishan

As part of the city fringe, Bishan's private residential market has seen a number of popular projects in recent years. While there are a small number of landed homes in the area, the private property market in the district is led by the non-landed private condominium sector.

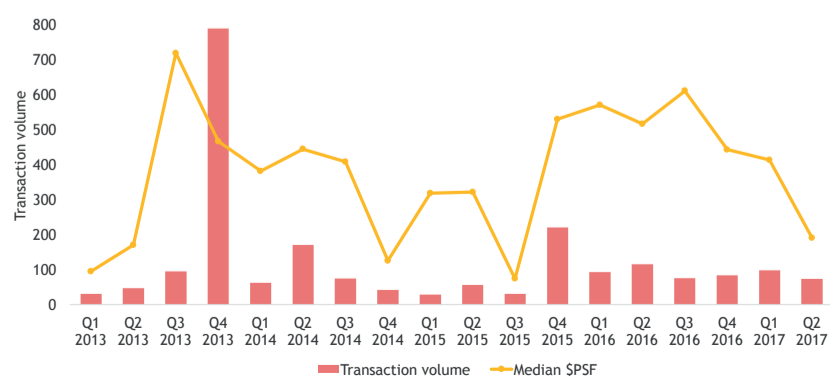
Figure 1 highlights the movement of property prices and transactions in Bishan.

Over the period of analysis, quarterly median prices for non-landed private properties have fluctuated from around \$1,100 psf, to just under \$1,600 psf. These relatively large movements in prices as well as volumes are driven by new launches in the area. For instance, Q4 2013 saw prices hit \$1,592 psf due to the launch of the Moshe Safdie-designed Sky Habitat, close to Bishan MRT station.

Each subsequent spike in price or volumes were due to new launches in the area. Q4 2015 saw a rise in volumes due to the sale of units at Thomson Impressions at Lorong Puntong, while transactions in Q4 2013 were driven by the sales of Sky Vue and Thomson Three.

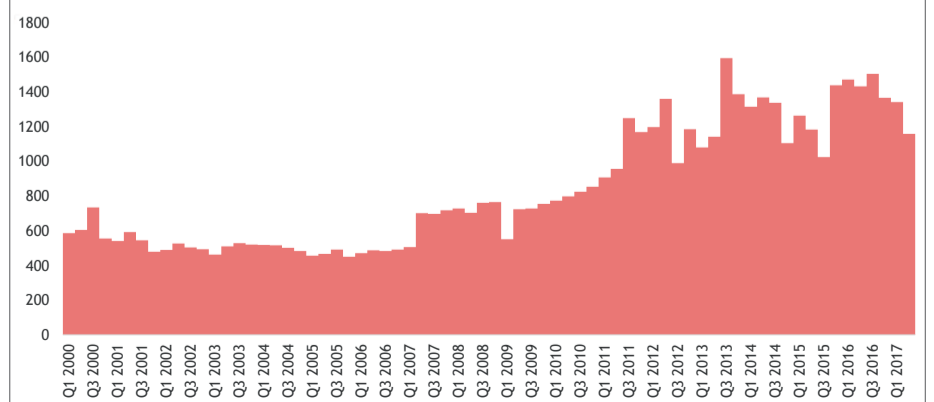
Private property in Singapore however, is a long-term game. In the short to medium terms, prices are likely to see fluctuation (refer to Figure 2) as the property cycle waxes and wanes, in the long term, prices will see decent appreciation.

Figure 1 : Non-landed residential price and transaction volumes in Bishan

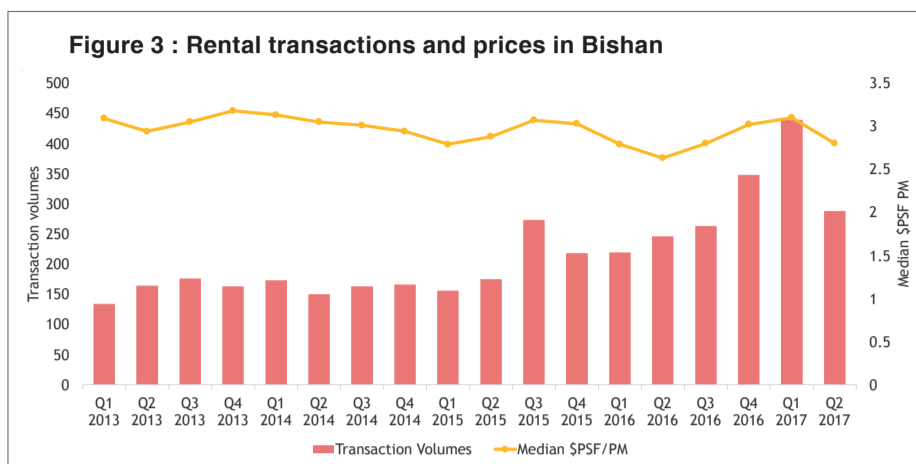


Source: URA, PropertyGuru Analytics

Figure 2 : Long term non-landed private property prices in Bishan



Source: URA, PropertyGuru Analytics



Source: URA, PropertyGuru Analytics

## Condo rentals in Bishan

It has been a tenant's market in the private condominium sector in recent quarters.

Figure 3 highlights the rental performance in Bishan, with volumes on a steady uptick since Q2 2016. Unfortunately for landlords however, rental prices have been trending downwards, with median rents hitting \$2.80 psf per month in the second quarter of this year. This is consistent with rental performance in the Rest of Central Region thus far.

Weakened rental demand has compressed gross annual yields to 2.9 percent in Q2 2017, below the 3.4 percent the market hit in Q1 2013. After costs of ownership are added in, yields are likely to be negative.

Given that rents are lacklustre at the moment, landlords should look to tenanting units and offsetting any mortgage payments, rather than holding out for higher yields.

## Before Duxton

Before the HDB units at Pinnacle@Duxton started trading at above a million dollars, Bishan already made headlines for selling billion dollar HDB maisonettes. Since 2012, there were 20 units in Bishan that sold over the psychological mark of a million dollars.

Most of the units that sold above a million dollars were maisonette units along Bishan Street 13, a short distance from the interchange and MRT station. Since the end of 2016, we've also seen units constructed under the Design Build and Sell Scheme (DBSS) at Natura Loft

move in the resale market for over a million. Earlier this year, a five-room flat at Natura Loft sold for a record \$1.18 million, stunning the market.

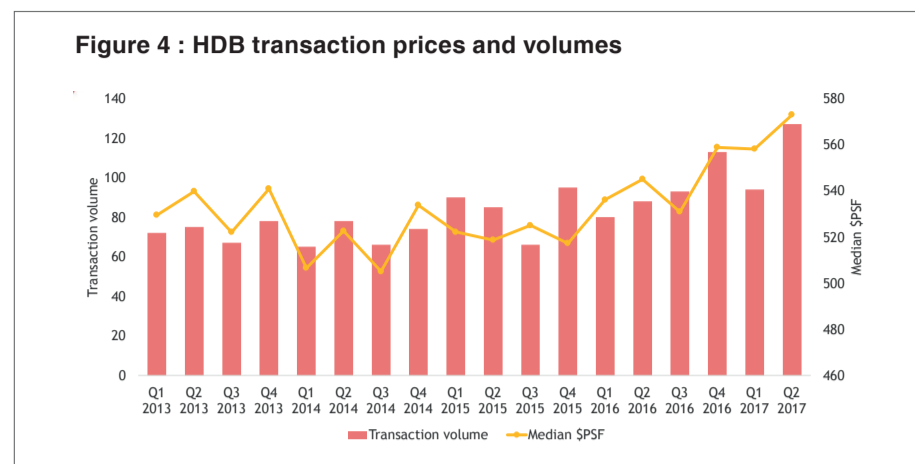
While the private property market in Bishan has been affected by the headwinds in the property market in the past few years, the HDB resale market in this mature estate has been relatively stable.

Figure 4 indicates that between 2013 and 2014, Bishan, a relatively small estate, saw an average of 72 HDB resale transactions per quarter. Since then, between 2015 to the second quarter of 2017, we've seen an average of 93 transactions per quarter.

Despite a trough in HDB median resale prices in 2014, prices have trended upwards since then, beating the overall market, with the Housing Board's Resale Price Index staying stable since Q3 2015.

The reason for Bishan's HDB market's continued performance is due to a number of factors. It's a relatively small geographical area, located in the city fringe and minutes away by public transport from the Orchard Road shopping belt. A popular suburban mall, Junction 8, serves the residents of the area, and residents are in proximity to several green spaces, including Bishan Park and Macritchie Reservoir.

PropertyGuru also understands that several of the million dollar units being traded in Bishan were bought by those cashing out of their private properties, and were willing to pay top dollar for preferred locations and units.



Source: HDB, PropertyGuru Analytics

## Bidadari the next Bishan

While some might wonder whether or not Bishan's history of being a former graveyard is a reason behind its property market's success, it has far more tangible benefits that have led to strong price appreciation over the years. Nearby Bidadari is also a former cemetery that has had its graves exhumed, with the state making exciting plans for the upcoming estate. Given this, a question on many Singaporeans' minds is if the housing market in this former cemetery do as well in the long term as its older counterpart?

Some of the key attractions that Bishan enjoys have also been planned for Bidadari.

For instance, extensive greenery and even a lake have been planned for the upcoming estate. A development integrating the MRT station, a retail mall and a private condominium is also in the works at Woodleigh. On the North East MRT line, Bidadari is also a short ride to Dhoby Ghaut, providing convenient access to central Singapore as well.

While Bidadari looks primed for future growth, it is important that

buyers take the long-term view. Those considering the location need to be aware, especially in the private market, that sellers are likely to "future-price" their properties, rather than peg it to current market rates.

That ebullience is already seen in the aggressive bids for the first site in Bidadari sold in the Government Land Sales programme. The top bid out of 12 was tendered by SPH and Kajima Corporation at \$1.132 billion, or about \$1,181 psf per plot ratio. This suggests a breakeven price of around \$1,500 to \$1,600 psf, and a likely launch price of around \$1,800 psf.

In comparison, the Poiz Residences in neighbouring Potong Pasir saw a median transaction price of \$1,372 psf in the month of August, according to developer reported figures from the Urban Redevelopment Authority.

In the public housing market, Singaporeans have eschewed superstition, oversubscribing for units launched by the state in recent Build-to-Order (BTO) exercises. For instance, In February's BTO exercise, 4,018 buyers applied for the 800 four-room units on offer.



- Bishan's property market has seen strong long-term capital appreciation in both the private and housing sectors
- Key attractions include its city fringe location, popular suburban malls, schools and its close proximity to parks and greenery
- Bidadari has been planned with similar benefits, and is likely to see strong long term capital appreciation as well
- However, aggressive bids and prices set with future appreciation in mind could diminish future returns

## ■ EYE ON CHANGI

# Take to the skies

Changi is probably best known for its award-winning airport, but it has so much more to offer, including remnants of a rich colonial past, plenty of food options and a rustic beach.

By Joanne Poh



View of the boardwalk along Changi Beach.

Mention Changi, and thoughts immediately turn to the thrill of a holiday for which one inevitably departs from Changi Airport. Visitors to the area are often enchanted by the balmy serenity of Changi Beach, fringed with palm trees.

But to the residents of Changi, this area on the eastern end of Singapore, bordered by Tampines and Pasir Ris, is as full of promise as it is idyllic. With its stunning sea views, it is easy to forget that Changi is also a major aviation hub and has earned the moniker of the Central Business District of the East.

## A dark past

The name Changi was in use as early as the beginning of the 19th century, although the origins of the word are still open to debate. Some believe the name Changi was derived from the Changal tree, which used to grow in the area. Others attribute it to the *changi ular*, a variety of shrub, or the *chengal pasir*, a type of tree.

The area was, in the early 20th century, swathed in mangrove swamps and thick forest, above which the hills that were later christened

Battery Hill, Fairy Point Hill and Temple Hill towered.

As late as 1927, less than a century ago, the area was sparsely populated with a tiny village, several bungalows, a temple, sago and coconut plantations and some very basic amenities such as a police station and hotel.

After 1927, Changi was developed into a military base, with remnants of this period in the area's colonial past still standing today. However, when the Japanese landed during World War II, they bypassed the eastern border of Singapore altogether, landing instead on the west coast.

Today, many stately colonial buildings such as the old Command HQ and the bungalows at Aloha Changi are a testament to Changi's past.

Changi's status as an aviation hub was born in the wartime years, when scores of prisoners of war were forced to build an airstrip in the area by the Japanese occupiers. The airstrip was later taken over by the British Royal Air Force after the war, and finally passed on to the Singapore Air Force in the 1970s.

The famous Singapore Changi Airport was built on the site of Changi Air Base, taking over from the previous international airport at Paya Lebar, which was in turn converted to a military air base. Extensive land reclamation works were undertaken beginning in 1975 to accommodate the airport, which has since expanded into one of the world's biggest and best airports.

For teenagers and thrill-seekers in Singapore, Changi also has an unsettling link to the supernatural world.

The grounds of the former Changi Hospital are often explored in the dead of night by intrepid ghost-hunters and urban explorers, and has even inspired a low-budget film. The abandoned hospital's claim to fame comes from its use during the Second World War as a prison camp and a hospital for Japanese soldiers.

## A scenic place to work

Despite any lingering eeriness that can be traced to its wartime past, the Changi of today is more business-like than ghostly.

“ Existing parks like Changi Beach Park will be refreshed with new pavilions, paths, shelters and playgrounds. On top of this, new attractions and a refreshed Downtown East will attract families and friends who wish to enjoy leisure time together.”

– Edmund Ee,  
PropNex agent

Thanks to Changi Business Park, which was opened in 1997, the area has been transformed into an aviation, business and technology hub.

Some distance from the hustle and bustle of Changi Business Park lies Changi Village, which is very popular with residents thanks to its quietness and proximity to the sea and Changi Beach Park.

Melvin Loh, a lawyer living in the area, describes Changi as “nice and quiet” and, despite being on the eastern end of Singapore, “accessible to the city centre”. He says, “The area near Flora Road and Flora Drive (off Upper Changi Road North) is next to the expressway entrance and exit, which makes getting to town easy.”

His favourite spots include The Coastal Settlement on Netheravon Road, a restaurant-cafe-bar swathed in greenery, and Chock Full of Beans, a trendy cafe with a reputation for cutesy latte art.

For many visitors to the Changi area, the main draw is Changi Airport, which attracts not just holiday makers

and business travellers, but also Singaporeans whose idea of a fun weekend is slipping down the world's tallest airport slide, shopping and dining at the airport's dizzying array of options, and checking out planes on the tarmac at the airport's Terminal 1 Viewing Gallery.

But avid plane spotters know that it's not at the airport, but at Changi Beach Park where the best views of planes taking off and landing can be enjoyed. Plane-spotting isn't the only reason to visit Changi Beach, which has maintained a rustic atmosphere and offers an idyllic backdrop for a barbecue or a spot of camping.

The Changi Point Coastal Walk, a 2.2 km long boardwalk, is another scenic experience boasting unparalleled views of the waterfront. It also offers easy access to the ferry terminal from which bumboats depart for Pulau Ubin.

### A dazzling future

A few new developments have graced Changi's shores in the last few years.



Grandeur Park Residences is located near Tanah Merah MRT station.

PropNex property agent Edmund Ee identifies Grandeur Park Residences as a noteworthy residential development in the area.

The 99-year leasehold condominium by CEL Development is located a stone's throw from Tanah Merah MRT station and is expected to receive its temporary occupation permit at the end of 2021.

The units contain smart home features such as Wi-Fi cameras with motion detection capabilities and night vision surveillance which enable homeowners to monitor their property on the go. Residents can also control lighting, window and door sensors and energy management using their unit's smart home system.

PropertyGuru | Guru Talk

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CEO, PropNex Realty

Desmond Lian  
Senior Division Director,  
ERA Realty Network

**TOPICS INCLUDE**

- ✓ What exactly is a T.O.P. project?
- ✓ Factors to consider in buying a new launch or T.O.P. project

- ✓ Comparative market analysis
- ✓ What are the returns on investment for T.O.P. projects?

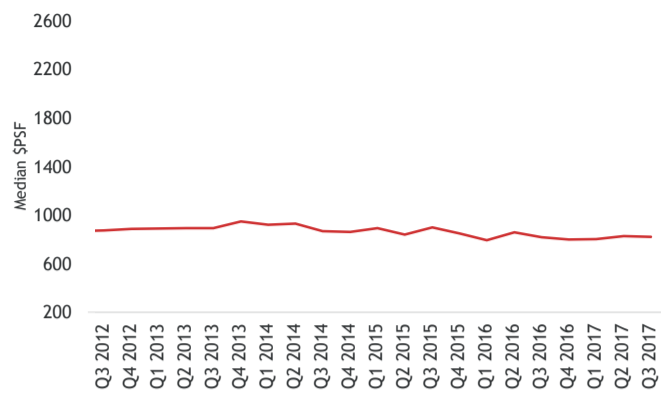
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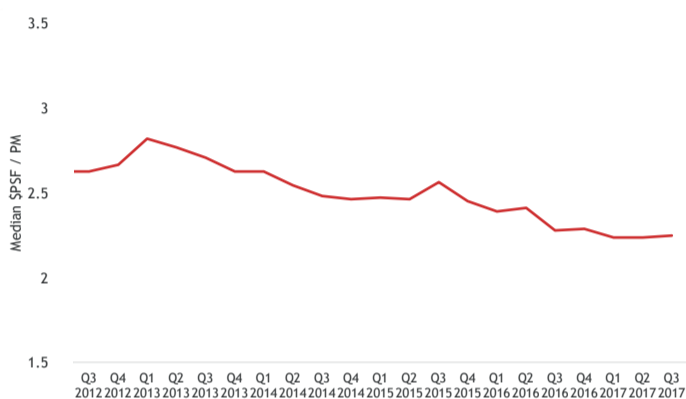
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**Figure 1: Non-landed private property sale median \$PSF in District 17**


Source: URA, PropertyGuru Analytics

**Figure 2: Non-landed private property rental median \$PSF in District 17**


Source: URA, PropertyGuru Analytics

Residents have a lot more to look forward to in the coming years. Ee anticipates better parks and sports and recreational facilities in Changi's future.

"Existing parks like Changi Beach Park will be refreshed with new pavilions, paths, shelters and playgrounds. On top of this, new attractions and a refreshed Downtown East will attract families and friends who wish to enjoy leisure time together," he says.

On the commercial front, Ee is just as optimistic. He says, "Changi Business Park will continue its expansion as a vibrant business park and hub for employment. The Singapore University of Technology and Design (SUTD) will offer potential tie-ups and collaborations with businesses in the park, while providing cutting-edge educational opportunities."

But the most exciting development in Changi is surely the opening of Changi Airport's newly-opened Terminal 4 and Project Jewel, a mixed-use complex that will connect

to Terminals 1 to 3 and feature a range of retail, dining, leisure and hotel businesses when it opens in late 2018.

Ee says, "The opening of Project Jewel and Terminal 4 at Changi Airport will put Singapore in the spotlight as having the world's best airport and attract new tourism and hospitality and employment opportunities."

### Did you know?

Changi Airport's new Terminal 4 was built on the site of the previous Budget Terminal, and is an impressive seven times the size of the latter.

Jewel at Changi Airport will contain the world's tallest indoor waterfall, taking over from the current record holder at Gardens by the Bay's Cloud Forest.

Changi Beach looks beautiful by day, but it is also the spot where many Chinese and Japanese were executed during and after the Second World War.

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## PROJECT REVIEW

# Kandis Residence

With an official launch pending, Kandis Residence is earning plenty of acclaim for its tranquil and beautiful surroundings. However, the new residential development also scores top marks for being accessible, with a bus stop and several eateries nearby.

By Christopher Chitty



A scale model of Kandis Residence. (Photos: Christopher Chitty)

## Location analysis

At the point where Admiralty Road intersects with Sembawang Road, the latter leads into smaller lanes flanked by landed homes, Sembawang Park and the Straits of Johor.

Marketed as a “home in nature”, Kandis Residence benefits greatly from the surrounding greenery and a partial view of the sea for some high floor units. But its best attribute is its proximity to a small stretch of shops and eateries which includes the famous 1036 Live Seafood restaurant.

Many people would consider this part of Singapore as being rather secluded. Though not entirely wrong in their assessment, Kandis Residence’s location is still good as it is within walking distance to nearby amenities and there are two bus stops on either side of the road. SMRT bus service 882 will bring residents to Sun Plaza where there are F&B outlets, supermarkets and retail shops. The mall is located next to the Sembawang MRT station and bus interchange.

For those already living in the area, Kandis Residence is a fantastic property to consider when upgrading. The location is tranquil and can be considered exclusive. The presence of nearby conveniences is a bonus.

Soon, Canberra MRT station, Canberra Plaza and Sembawang Sports and Community Hub will bring more vibrancy and connectivity to the area.

## Project analysis

Kandis Residence is a 130-unit project spread across three seven-storey blocks and one three-storey block. There are only two- and three-bedroom units available. The fewer unit types at the 99-year leasehold project translates to more value for buyers.

Developer Tuan Sing’s eye for detail is evident at the project’s showflat, with its diverse and impressive two- and three-bedroom + study units being showcased.

## 2BR (797 sq ft)

It is uncommon to see a project in Singapore be anything other than standard, but the two-bedroom unit at Kandis Residence stands out for its four-metre high ceilings and enclosed kitchen.

Having an enclosed kitchen offers several benefits for the homeowners, especially for those living in

smaller apartments. While an open kitchen looks modern, it creates some problems.

The main issue is the cooking smells and smoke that wafts into the living room and other areas of the house, and makes the walls and furniture greasy.

Having an enclosed kitchen is therefore a useful addition to the unit. With no yard space included, it does raise the question of where to dry the clothes – but more on that later.

With a spacious design, the smaller unit won’t be affected by an enclosed kitchen as the high floor-to-ceiling height makes the unit look more expansive.

High ceilings also benefit the bedrooms because it allows the homeowners to install furniture vertically, such as platform decks or double-decker beds for the children. For the master bedroom, it offers owners more space to install grand lighting fixtures like a chandelier or other hanging lights to give the space more character.

Another unique feature can be found in the common bathroom. The layout is somewhat squarish with low and high shelves and cabinets for storage. The wet and dry areas are separated by a sliding glass door. This is also where the washer and dryer can be found.

So, to answer the question of where to dry the clothes, look no further than



A small stretch of shops and eateries can be found nearby.



The rooms come with high ceilings.

the bathroom. The washer and dryer when stacked, fit into a special space built into the bathroom, hidden by a tinted sliding door. On the other side is the shower area, a spacious section that makes the most of the 54 sq ft bathroom. This particular layout is a good model to follow as it makes the most of a small space.

The bathroom design is composed of clean, straight lines that firmly establish where each component is. There's also a lot more shelf space to place perfume bottles and other toiletries. The light grey colour scheme gives the bathroom an elegant, hotel-like feel.

### 3BR (1,023 sq ft)

The high ceiling with a living and dining room of 334 sq ft, excluding the 86 sq ft balcony space, offers plenty of space for the furniture.

The room is rectangular and is matched by an enclosed kitchen that is slightly smaller, but still spacious. The yard space is in the kitchen and unlike other developments where it is situated in a corner, this one is parallel with the cooking area, making it easy

for someone to do the laundry and cooking simultaneously. The kitchen appliances are Bosch-branded.

Since there is a yard, the washer and dryer is installed there instead of in the bathroom. There is also a study room in this unit which can be converted into another bedroom or a large library.

The common bedrooms can fit a queen-size bed, while the master bedroom can easily hold a king-size bed with additional space.

Comparatively, the three-bedroom unit may not seem as unique as the two-bedder as it doesn't have the enclosed kitchen and washer/dryer storage space, but it is still impressive with its large size and good layout. In fact, it's suitable for a family of five (if the study room is converted into a bedroom).

### Price analysis

Kandis Residence is due to be launched soon, but for now, the indicative price is approximately \$1,250 psf. The average price of the 1,023 sq ft unit is expected to be about \$1.3 million.



There is hidden storage space for the washing machine in the bathroom.

For a three-bedroom + study unit at Kandis Link, the asking price seems very competitive. Also, since the project only has 130 units, it is likely that the apartments will sell out quickly.

Meanwhile, the median psf rental price for District 27 is \$2.38. The average monthly rent for the three-bedder works out to \$2,900 after factoring in a 20 percent new-build premium. As such, the average rental yield is 2.7 percent, which is relatively good for an area comprising mainly freehold landed houses.

### Summary

For those living outside District 27, Kandis Residence may be considered a bit far. However, the 99-year leasehold project is still accessible via a bus service that runs along Kandis Link and brings residents to Sun Plaza and Sembawang MRT station. In the near future, both the Canberra MRT station and Canberra Plaza will be accessible too. Several shops and eateries are also a short walk away from Kandis Residence.

But such conveniences aren't the main draw. Ironically, it is the tranquil

and exclusive environment that is the project's top attraction. Although it doesn't face the sea, some lucky buyers of high floor units may get views of the Straits of Johor.

In addition, the units are one of the better options available in the market. High ceilings, enclosed kitchens, lavish balconies and elegant layouts make for an excellent choice.

However, it is tough to do a price calculation until the project launches. Still, prospective buyers who like the area will not go wrong if they decide to make a purchase because the project offers well-designed and spacious units that are great for young couples or a growing family. Having said that, it is important to note that there are several plots of land next to Kandis Residence. In time to come, these sites will be developed further, but when that will be hasn't been determined.

Regardless, this is a minor inconvenience to bear for a fantastic home. Kandis Residence is certainly one of the better projects in recent years, and with only 130 units, it won't be long before all the units are snapped up.



The three-bedder offers plenty of living space.



The master bedroom can easily fit a king-size bed.

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## INTERNATIONAL SPOTLIGHT - MALAYSIA

# A bright spot for property investors

Despite weak market sentiment, the weakening ringgit, stable rental yields, a slew of infrastructure improvements coupled with the completion of mega developments continue to attract foreign investors to Malaysia's property market.

By Michelle Yee



View of the Kuala Lumpur skyline.

### FAST FACTS (Malaysia)

- **Population**  
30.5 million
- **Total area**  
330,803 sq km
- **Currency**  
Ringgit
- **GDP per capita**  
US\$9,503 (2016)
- **GDP growth**  
5.0 percent
- **Future transport**  
High Speed Rail between KL and Singapore
- **Distance between Singapore and KL:**  
354 km

Despite the present challenging market condition and slowing economy caused by several factors such as low crude oil and commodity prices coupled with geo-political issues worldwide, those looking for good investment opportunities can still expect to find good deals in Malaysia, namely Johor Bahru, Kuala Lumpur and Malacca, experts said.

Although the property market in Johor Bahru has been lacklustre since the beginning of the year, especially with China's capital controls on outflow of funds to overseas investments, experts feel that the market will gain strength upon recovery of the national and regional economy.

As such, foreign buyers are well-positioned to make a foray into Johor Bahru's property market, where property prices are lower than in neighbouring Singapore, and there are also plenty of choices.

Some of the projects that are available for buyers' selection include the famous four-island, integrated project Forest City, developed by Chinese developer Country Garden; Pengerang Integrated Petroleum Complex; Senibong Cove – a 84ha,

5,000-unit luxury residential development; UM Land's Suasana Iskandar Malaysia, an integrated development comprising a 36-storey serviced residence tower, a hotel, as well as retail and entertainment complex; and Shama Medini, a serviced apartment complex built on top of a shopping mall in the mixed-use development of UMCity Medini Lakeside.

Local developers are bracing for an extended quiet period as potential buyers and investors are now spoiled for choice with numerous ongoing projects giving generous incentives and rebates. Nevertheless, we note that the secondary market for landed properties below RM600,000 (S\$192,518) per unit are still in demand.

### Why invest in Johor Bahru?

#### *A booming economy*

A slew of infrastructure improvements and mega developments, coupled with plenty of foreign direct investments, look set to help Johor Bahru achieve its goal of becoming the new economic powerhouse in the country.

An online news report by the *New Straits Times* revealed that the state recently scored a major deal with several Japanese corporations valued at nearly RM2 billion, which will not only boost the state's economy but create more job opportunities.

The report added that the deal involves prominent players from Japan investing in the Tanjung Langsat Industrial Park in Pasir Gudang.

To date, numerous foreign multinational companies (MNCs) have relocated their facilities to Johor including Microsoft, which is building a data centre in Sedanak; Coca-Cola, too, has moved its previous location in Tuas, Singapore to Iskandar Malaysia; and Alibaba has announced plans to set up a logistics hub in Johor, which is slated to be completed by the end of 2019.

According to data from the Malaysian Industrial Development Authority (MIDA), Johor's manufacturing sector attracted more than RM18 billion in total proposed capital investment from January to September 2016 – the highest among all the states in the country – with the ratio of domestic to foreign investment at 52:48 percent.

Although there are concerns that Johor's property market currently has an oversupply of residential projects, property consultancy JLL offered some assurance that this issue will be solved once these factories and offices are opened, bringing with them potential tenants.

#### *Buying guide*

"For the state of Johor, there is a minimum RM1 million (S\$320,864) purchase price required for foreigners. There is an exemption however in Medini, where foreigners can purchase at any price point, even below RM1 million. Foreigners also have to make a one-off payment of 2.0 percent of the purchase price for every purchase. Otherwise the rules for foreigners are pretty similar to Malaysians.

"Property tax rates, maintenance fees, fire insurance, are all charged at the same rates whether the buyer is a foreigner or Malaysian. Even banks in Malaysia are quite open to financing from Singaporeans, who can typically

*continued on page 14*

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Continued from page 12

finance 70 to 80 percent of the property value," said Ryan Khoo, director at Alpha Marketing.

### Abundant investment opportunities in Malaysia's capital

According to experts, those looking to invest in Malaysia's bustling capital city might want to consider entering the market now, as prices of luxury properties are at an all-time low, offering buyers with plenty of "value for money" deals.

"Generally, prices of KLCC luxury properties on the secondary market have dropped around 10 percent to 15 percent from two years ago," said Janet Chong, team manager at Hartamas Real Estate (OUG).

"Units at ViPod Residences @ KLCC used to be sold at an average of RM1,600 psf (S\$513 psf) two years ago, but recently, I closed a deal there at RM1,200 psf (S\$385 psf)," Chong noted.

Sharing his thoughts on why investors should look to Malaysia's capital city, Erick Kho, CEO of Mapleland Properties said, "KLCC is certainly not affordable but it is full of potential as KL is the capital city of Malaysia, a place where multinational corporations (MNCs) and big corporations will want to have a presence. Once the economy recovers, there will be increased demand for residential property here.

"Major infrastructure developments, such as the MRT, Tun Razak Exchange (TRX) and the future High Speed Rail (HSR) will support the growth of these areas by creating more job and business opportunities.

"As the mega projects take place gradually, there will be a spillover effect onto the neighbouring areas such as Mont'Kiara, Damansara Heights and Mid Valley."

### Why invest in Kuala Lumpur?

*Bright prospects due to completion of major developments*

"KL city area will continue to be vibrant as major top global hospitality brands such as Kempinski, Ritz Carlton Residences and W Hotel will be entering the KL market. There are also new brands planning to expand their presence in KL including SO Sofitel, Jumeirah and Waldorf Astoria.

"Besides that, the upcoming release of office space and residential developments in the TRX area will create another boom due to its position as Malaysia's financial district," shared Eric Lim, group managing director at Hartamas Real Estate.

Eddy Wong, managing director at Nawawi Tie Leung added, "In KL city centre, the TRX project looks very exciting. It is positioned as the new Central Business District for KL.

"The project will encompass an area of 70 acres, with some 10 million sq ft of office space, a two million sq ft retail mall and about 3,800 units of residences. It will have excellent connectivity, with easy access to highways such as the Maju Expressway and the SMART tunnel as well as an MRT station."

### Charming Malacca draws investors

Located just 2.5 hours by car from Singapore, the historic and charming city of Malacca is fast becoming a hotspot for investors, thanks to a slew of mega developments that are currently underway. Strong tourist arrivals are another plus point for investors – revealed a report by Hatten Group, tourist receipts grew by 39.5 percent in 2015, the highest annual growth since 2010. And with the impending RM42 billion Melaka Gateway project, Malacca's popularity as a tourism destination is set to rise.

According to reports, real estate values in Malacca have also shot up by more than 400 percent over the past few years, from RM250 psf (S\$84 psf) in 2008 to RM1,100 psf (S\$369 psf) in 2015, thanks to the above-mentioned reasons, as well as its UNESCO world heritage status, which was awarded in 2008.

And experts say that prices are likely to continue an upward trend, attributed by upcoming mega developments and the HSR.

"Malacca has seen a steady increase in land prices over the years. With the HSR having a stop in Malacca, we will see tourism growing at an even more rapid pace, especially around the Air Keroh, Krubong, Durian Tunggal and Gapam areas.

"Furthermore, as the house prices in Seremban have increased tremendously in the past few years, Malacca will be the next "suburb" option for those who work in Klang Valley as they can commute via the HSR. There will be a growing demand for residential properties in the area and this would cause an increase in property prices down the road," Datuk Anthony Adam Cho, branch chairman of the Real Estate & Housing Developers Association Malaysia (REHDA) was quoted as saying in a recent interview.

### Why invest in Malacca?

*A slew of projects set to redefine the city*

Another factor that is set to attract even more tourists to this charming

## Guide to investing in Malaysia

	Malaysia
<b>Foreign investment restriction</b>	Foreign investors can purchase freehold and leasehold land priced above RM1 million (or RM2 million in some states). But some minor restrictions remain.
<b>Tax for transaction</b> (Tax rate is based on the sale price unless stated separately)	<b>Goods and Services Tax (GST)</b> 6%
	<b>Real Property Gains Tax (RPGT)</b> 5% to 30% Depending on property owner and holding period
	<b>Stamp Duty</b> 1% to 3%
<b>Tax for holding</b> (Tax rate is based on rental income unless stated separately)	<b>Quit Rent:</b> Amount varies and depends on the category of the land and size
	<b>Assessment fee:</b> Maximum 35%
<b>Investment loan term</b>	Up to 20-year term, 85% to 90% LTV ratio
<b>Interest rate on commercial lending</b>	Priced against Base Rate which is 3.65% to 4.02%

Source: CBRE Research Asia Pacific Investment Guide 2015

city is the completion of several mega projects, namely Harbour City and SATORI – both developed by the Singapore Exchange listed, multi-award winning Hatten Land.

The former, which features a 30-storey building resembling a huge ship, reminiscent of Malacca's history as a famous port, will combine three elements in one development - an aquatic-themed shopping mall, a five-star hotel and a 500,000 sq ft water theme park, while the latter, which is the state's first wellness-themed mixed development, will consist of 192 serviced suites, an 85,250 sq ft retail mall, a 336-room hotel, and more than 50 world-class facilities.

The upcoming Malacca Gateway Project, which will comprise 12 precincts, is also set to attract visitors from around the world and boost the state's economy. Developed by KAJ Development (the master developer of the project) and Powerchina International Group, some of the planned facilities include a marina for yachts, luxury condominiums and

bungalows with private marinas, tourist eco-parks, theme parks and ports for cruise ships.

The 12 precincts are Gateway Entertainment Precinct, Melaka Marina & Cruise Centre, Melaka Historical Walk, Gateway Maritime Arena & Beacon, Branded Fashion District, International Theme Park, Melaka Cultural Walk, Waterfront Marina Villas & Resorts, Gateway Wellness & Lifestyle Precinct, Melaka Skyline Apartments, Lohas Park & Residences and Eco Isle Resorts.

Once completed in 2025, the marina terminal is expected to be the largest private marina in Southeast Asia.

### Buying guide

As compared to the other Malaysian cities, restrictions on foreign property ownership in Malacca are not as rigid. Foreigners only need to make a minimum investment of RM500,000 (S\$160,432), versus RM1 million (S\$320,864) in KL and Penang's RM1 million to RM2 million (S\$320,864 to S\$641,727).





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## COVER STORY

# 5 most haunted places in Singapore

Singaporeans continue to be fascinated by the spiritual world despite the country's modernity and rapid urbanisation. Almost everyone you talk to from schoolchildren to taxi drivers has a ghost story to share. In this issue, we visit five locations that are believed to be the most haunted in Singapore.

By Romesh Navaratnarajah



The Pasir Ris Tower can be a scary place to be at night. (Photos: Christopher Chitty)

The Ghost Month, which is traditionally an inauspicious time to buy property or get married, just ended on 19 September. The Chinese believe that ghosts roam freely on the earth during this period, and you may have seen families making food offerings and burning paper money to appease the spirits.

There are many places in Singapore with a grisly past, and one reason for this is due to the atrocities committed by the Japanese army during World War II, said one paranormal investigator who wanted to be known only as Mr Chan.

He added that while ghosts tend to be stuck to where they died, spirits and other supernatural entities can attach themselves to people or objects and therefore "migrate" to other countries.

"As a hotbed for immigration, Singapore is always open to supernatural invasions," he said.

## Hanging out with spirits

Chan has over five years of experience in this field and a few scary stories to share. But his most memorable experience was the time he and a group of friends spent the night on Pulau Ubin with a spirit medium.

Recalling the incident, he said: "Our spirit medium was temporarily possessed by Tua Pek Kong (Chinese deity) who then proceeded to speak to us for a few hours at his temple.

"I've encountered ghosts, but that was the first time I ever encountered a

deity. I can't quite recall what was said, just that it was surreal."

But you don't have to go to a remote location such as Pulau Ubin to have a haunting experience. Homes and offices can also be haunted. "Common occurrences such as cold spots, missing items and furniture being moved are tell-tale signs that something might be going on," said Chan.

He noted that in more serious cases, people can be troubled by nightmares, see shadowy figures and hear voices in their homes.

## Who you gonna call?

So, what should you do if you suspect your house is haunted? According to Chan, homeowners

should always seek professional help and should not attempt to handle the matter themselves.

"Paranormal investigators are happy to help and they won't accept payment, just permission to film and document the process," he said.

"Let them help identify if you have a haunting and then get their advice on how to proceed." He added that religious authorities and genuine spirit mediums can also provide help.

Meanwhile, with Halloween coming soon, the PropertyGuru team decided to compile a list of the five most haunted places in Singapore based on extensive research and feedback from the public.



### 1. Amber Beacon Tower

*East Coast Park*

The observation tower is believed to be haunted by the spirit of a young woman who was murdered there one night in May 1990 after she and her boyfriend were stabbed by two attackers whilst out on a date. Despite his wounds, he managed to stumble away but she died. To this day, the case has never been solved as the perpetrators couldn't be identified.

One paranormal investigator who visited the tower told PropertyGuru that he saw a shadowy figure believed to be of the woman, and even communicated with her using an electromagnetic field meter (EMF). He claimed she was receptive and friendly, but there was a sense of sadness.

### 2. German Girl Shrine

*Pulau Ubin*

A small shrine erected in the 1970s at the western side of the island reportedly houses the remains of an unidentified German girl, the daughter of plantation owners who lived there in the 1910s. Shortly after the First World War broke out, the British military detained her family, but she escaped. A few villagers discovered her body several days later.

Today, she is revered by some people who call her Lady Datuk, and there's even a Barbie doll used to represent her. Gamblers have been known to make offerings to her for good luck. A few years back, a local filmmaker made a documentary to try and uncover her identity. More details at: [www.frische-medien.de/kunden/fgg/](http://www.frische-medien.de/kunden/fgg/)

### 3. Old Changi Hospital

*Halton Road, Changi*

The disused hospital is considered to be one of the most haunted places in Singapore. Built in the 1930s to support British troops, the Japanese army later used it to house more than 50,000 prisoners of war. Many of them are believed to have been tortured there. It was closed in 1997 and is now under tight security to stop 'ghost hunters' from trespassing.

A former national serviceman, who declined to be named, told PropertyGuru that his unit was once made to do a confident walk through the hospital at night as punishment. "That was very scary," he said.

### 4. Pasir Ris Tower

*Pasir Ris Park*

Located within a mangrove forest, the three-storey bird-watching tower is sometimes called the 'Suicide Tower'. One urban legend is that a boy jumped from the tower after seeing a ghostly figure. Before he died, he told his friends that something pushed him. There have also reportedly been sightings of a *pontianak* (female vampire in Malay).

When Property Guru recently visited the site during the day, several people mentioned that they had heard the stories. One elderly man walking his dog said that he didn't believe it, while a teenage boy shared that he had been there at night and felt something sinister.

### 5. Pulau Tekong

*North-Eastern Island*

Many Singaporeans who have gone through National Service have heard lots of stories about paranormal activities on the island. Used as a military training camp for recruits, the most famous tale is about a recruit who went missing during a route march and was later found disembowelled. Several online forums have also mentioned numerous *pontianak* sightings.

Speaking on condition of anonymity, one former national serviceman recounted hearing voices of a little girl in his bunk. He also shared that his platoon mate was often airlifted to hospital after becoming violently ill, which he believes was due to spirit possession.

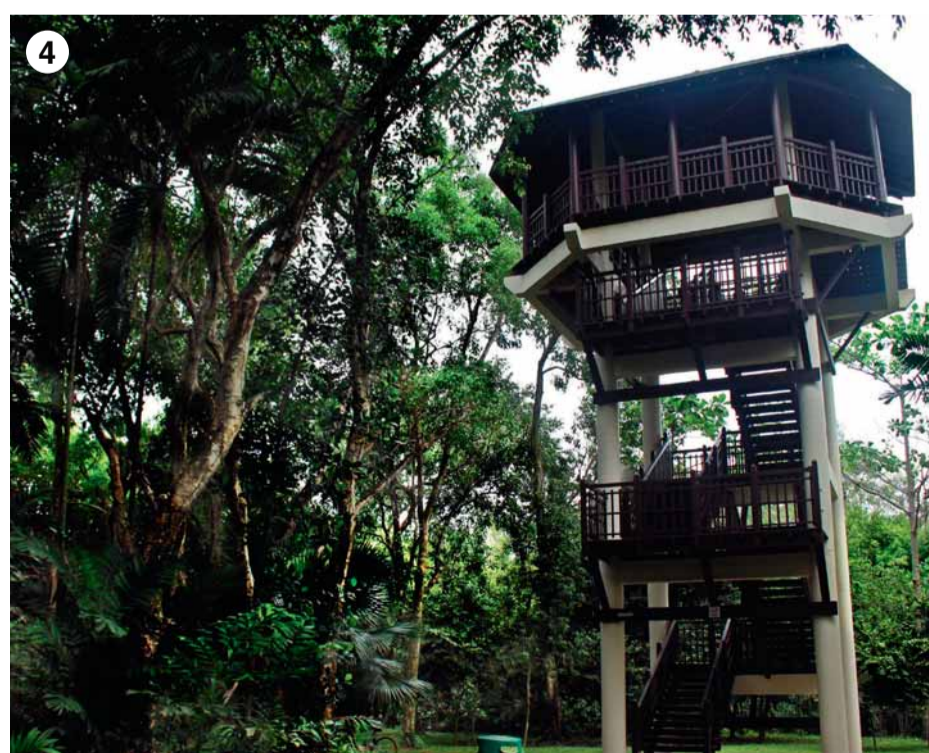


Photo: Wikimedia Commons

## INTERNATIONAL HIGHLIGHTS

These are just some of the new projects from established developers that will be exhibited at PropertyGuru's Malaysia Property Show.

## NEW PROJECTS



### MET 1 Residences Kuala Lumpur

Developed by Naza TTDI, MET 1 Residences is part of an integrated township known as KL Metropolis.

Comprising a 55-storey serviced apartment and two en bloc Grade A office towers with two storeys of retail units, the residential component will offer 616 units from 677 sq ft to 1,613 sq ft.

Residents will enjoy access to a slew of amenities including the metropolis park (to be completed in 2018), the amphitheatre, boulevard art (sculpture park), children's dry playground, wet play area and the Malaysia International Trade & Exhibition Centre (MITEC). The development is also within proximity to four major highways.

**Type:**  
Serviced apartment

**Developer:**  
Naza TTDI

**Facilities:**  
Infinity pool, Jacuzzi, gym, barbecue area, sky lounge, children's playground

**Nearby Key Amenities:**  
MITEC, Hartamas Shopping Centre, schools

**Nearest Transport:**  
Major highways

**Starting Price:**  
S\$189,310



### Eco Sanctuary Kuala Lumpur

Located just outside Kuala Lumpur, Eco Sanctuary is an eco-themed mixed-use development that spans across 308 acres of undulating greenery.

Comprising 260 units which range from semi-detached homes to zero-lot bungalows, bungalows and super bungalows, the built-ups range from 2,903 sq ft to 6,075 sq ft.

For recreational pursuits, residents can head to the 24,000 sq ft clubhouse, which comprises a 30m swimming pool with a Jacuzzi and timber decks, as well as an elevated gym.

Travelling to other parts of the city will prove to be a hassle-free experience as residents can easily gain access to various highways.

**Type:**  
Landed houses

**Developer:**  
Eco Sanctuary Sdn Bhd

**Facilities:**  
Clubhouse, gym, swimming pool, Jacuzzi

**Nearby Key Amenities:**  
Giant Hypermarket, banks, clinics, schools

**Nearest Transport:**  
Major highways

**Starting Price:**  
S\$918,000





**Sakura Residence**  
*Iskandar Malaysia*

Strategically located within Iskandar Malaysia, Sakura Residence @ Sunway Iskandar is the first luxury prefabricated landed property in Malaysia. Developed by Daiwa Sunway Development, the Japanese-designed gated development will comprise 100 homes.

Each house is built to a high level of precision. Another highlight is the

windows, which are fitted with insect screens to keep mosquitos and other pests at bay.

The development is just 5.0 km away from the Malaysia-Singapore Second Link via the Coastal Highway Southern Link. Sakura Residence is also located near Legoland Theme Park, Puteri Harbour, EduCity and Pinewood Iskandar Malaysia Studios.

**Type:**  
Landed houses

**Developer:**  
Daiwa Sunway Development

**Facilities:**  
Private swimming pool, gym, barbecue pits, children's playground, 24-hour security

**Nearby Key Amenities:**  
Legoland Theme Park, EduCity, Pinewood Iskandar Malaysia Studios

**Nearest Transport:**  
Malaysia-Singapore Second Link, major highways

**Starting Price:**  
S\$758,065



**D'Lagoon**  
*Johor Bahru*

Developed by United Malayan Land (UMLand), D'Lagoon, which is a luxury residential development located by the lake, comprises 204 luxury apartments and 58 three-storey landed strata villas.

For those who are keen on the luxury apartments, there are three variations that span from over 807 sq ft to 1,033 sq ft.

Both luxury apartment and villa units are characterised by high ceilings and wide balconies that not only increase the living space, but also allow for creative interior design.

Other features include a glass-walled gym, swimming pool, jogging track, reading room and 24-hour guard patrol.

**Type:**  
Luxury apartments and villas

**Developer:**  
UMLand

**Facilities:**  
Gym, swimming pool, jogging track, reading room, 24-hour security

**Nearby Key Amenities:**  
Shopping malls, banks, clinics, F&B outlets, schools

**Nearest Transport:**  
Major highways

**Starting Price:**  
S\$157,800



■ FUNDS AND GAINS

# 9 things to consider when buying property in Malaysia

Given the comparatively high home prices in Singapore, it is understandable that many Singaporeans have, over the years, turned their heads to investing overseas. Nevertheless, buying a property in Singapore can be very overwhelming; let alone buying it in a foreign country like Malaysia. Here are some tips that could help.

By Justin Koh



*You could buy a landed property across the causeway at roughly the same price as an apartment in Singapore.*

Back in 2016, I bought my first property in Danga Bay, Johor Bahru, and it was after the Malaysian government introduced a Goods and Services Tax (GST) of six percent. I viewed five properties before I made up my mind on the current property, which cost me about RM420,000 (S\$135,136).

To me, Malaysia is a truly great location to buy property, either for investment or even own stay. While Singapore's real estate market has high entry barriers for foreign investors, Malaysia's property market is very open to foreign investments. The Ringgit is also relatively weak in relation to many currencies now.

Whether you are planning to buy property in Malaysia for investment or for your own stay, you can find plenty of good reasons to get started in. At such, I have organised the below information to help foreign investors

who are interested in buying a property in Malaysia.

## 1. Choose a strategic location

Choose popular areas in Malaysia such as Kuala Lumpur, Johor Bahru or Penang. Observe if the population in the area that you want to buy is in on an upward trend. The bigger the population, the better chance of you getting a higher return from your property investment. With a large population, there will be more activities to support the population, including malls, restaurants and supermarkets.

Other than that, choose a location that has convenient access to transportation and communication infrastructure. Plans for the Kuala Lumpur–Singapore High Speed Rail (HSR) are officially underway, and operations are expected to begin by 31 December 2026.

## 2. How to find a property in Malaysia?

Through an agent. The estate agent fees are charged between two and three percent of the property purchase price. Fees can be paid by the seller, or among the buyer and the seller, depending on the agreement you strike with each individual seller. For first-time buyers, a specialist agent might be recommended to help give advice and feedback within the local market. However, there is a fee to pay for this service, so please make sure you understand what you'll get for your money, as both the packages and prices are varied.

To avoid frauds and scams, you may want to find a realtor who is registered with The Malaysian Institute of Estate Agents (equivalent to the Council for Estate Agencies in Singapore). Choosing a correct agent who holds this membership should

make sure you don't fall into the trap of any scammers.

There are many sources to find a place to buy in Malaysia such as via online portals. Reliable websites to find real estate to buy such as Property Guru Malaysia, a local search portal that allows you to search properties by regions or even by a particular agent you would want to work with. The "Malaysia My Second Home" (MM2H) retirement visa has a website that includes a list of registered agents who cover the entire country dealing with arriving expats.

## 3. Buy landed or condominium?

If you are a first-time buyer, you should always think about purchasing a landed property instead of an apartment or condominium. Though the prices for landed properties are usually higher than a high-rise apartment unit, but with the benefit of individual title for each property, it can be available immediately. On the other hand, the strata title for an apartment or a condominium is always delayed and this can jeopardise you in getting financing for your property. Having the individual title prepared when you purchase a landed property can speed up your home loan approval procedure, without waiting.

## 4. Choose under-development or completed property?

Buying an under-development project means getting a brand-new property when you receive the keys. Developers often give freebies like free stamp duty, free legal fees, rebates and others. A combination of free stamp duty and legal fees basically reduce transaction costs. Coupled with low down payment schemes, the initial upfront costs can

be pretty low. It's one of the cheapest options to purchase a property.

Resale properties are not always old and run-down. In fact, you should be able to find some newly completed properties. The benefit is that you will be able to see the actual unit before you commit to purchasing it that includes the proper layout, quality of furnishing, who are your neighbours, residents of the development, nearby amenities and more. After the transaction is completed, you will be able to rent out the unit and secure income from the property immediately.

## 5. Reputable developer

Look out for developers with good track record, who are committed to delivering developments on time and with quality. When looking for a house, especially if it is a new sale and you are a first-time home buyer, the track record and trustworthiness of the developer selling the property is very important. Making a wrong decision to buy a house from a less reputable developer can have horrible consequences.

## 6. Minimum purchase price

There is a minimum purchase price for foreign buyers who wish to own real estate in Malaysia. In most states, such as Kuala Lumpur, Sarawak, Sabah and Johor, the property must cost at least RM1 million (S\$321,800). In Selangor, this figure stands at RM2 million (S\$643,600) and likewise for Penang if you are buying property on the island. If you are buying property on mainland Penang, the minimum price is at RM1 million.

However, the MM2H scheme allows foreigners to live in Malaysia and in certain states to buy property there for lower prices. In Sabah, Kelantan and Malacca, for instance, foreign MM2H participants need to spend a minimum of only RM500,000 (S\$160,888) on a property, instead of the minimum other foreigners must spend. The amount in Perak and Sarawak is even lower, at RM350,000 (S\$112,622) and RM300,000 (S\$96,538) respectively.

## 7. Choose a property based on your finances

Buying a home is a big decision and is one of the biggest ticket items a person will purchase in a

lifetime. Buyers who purchase based on emotions often find themselves in debt after such a huge ticket purchase. Also, usually the case – the buyer would have already paid the non-refundable deposit. To prevent such unwarranted distresses, it's recommended for buyers to first get an in-principle-approval from the bank before deciding on a property.

As buying a house is a huge financial decision, a buyer must think of all aspects which include the added responsibility and the finances. Find out the monthly repayment you can comfortably afford and target on properties and location to fit your price range.

## 8. Taking up a loan in Malaysia or Singapore?

MYR financing for Malaysian properties can be obtained from Malaysia-based banks. Interest rates for housing loans in Malaysia are usually quoted as a percentage below the Base Rate (BR). For example, if the current BR rate is 4.0 percent, the interest rate on a 'BR + 0.5 percent' loan would be 4.45 percent.

Singapore-based banks currently only offer SGD financing for Malaysian properties. The Singapore lenders charge a margin of between 2.5 and 3.0 percent on top of the 3M SIBOR, which makes the effective rate to range between 3.6 and 4.1 percent, assuming 3M SIBOR is at 1.1 percent.

Singapore-based banks lending in SGD typically finance between 70 to 80 percent of the property, while Malaysia-based banks grant up to 85 percent financing for foreigners and up to 90 percent for locals, making the initial down payment more affordable at 10 percent of the property price.

Depending on where you are based, it can make sense to finance the property either in SGD or MYR. Suppose you are based in Singapore, it may be more convenient to take up a loan in SGD, as you would be able to pay for the monthly instalments without having to make a telegraphic transfer.

On the other hand, if you are based in Malaysia, you might prefer to borrow in MYR instead. This is especially so if the subject property is an investment property, and the rental income will be in the same

currency as the monthly instalments on the loan. That said, however, when taking up a loan from a Malaysia lender, you would be required to open a deposit account and maintain it monthly.

Aside from country of residence, another possible consideration could be the currency exchange rate between both countries. Given today's circumstances, if an investor believes that MYR will continue to weaken against the SGD, it will likely be cheaper for them in the long run as the same amount of SGD would convert to a higher amount of MYR. Hence, it might also make more sense to borrow in MYR.

## 9. Engage an independent mortgage advisor

Find a good mortgage advisor who works with all the banks and compare all banking property loan products, to ensure you get the best housing loan offers available. Before applying for a home loan, ensure you have a clean financial record to prevent hiccups. Clear any outstanding debt with credit cards, personal loans and consolidate your debt. In Malaysia, you can also check your credit report at the Central Credit Reference Information System (CCRIS) and in Singapore, you can buy your report online.

## Take all things into consideration

When it comes to buying a home, you may hear that everyone shares a different story with you. Seek professional advice from experts, such as trustworthy and dependable property agents and other property owners. Do not make your home-buying decisions based on market rumours and unproven trends without first doing your own study.

Research is extremely important when buying a property. When we talk about buying a property, the first cost that comes to mind is always the initial down payment. Aside from the down payment, there are other entry costs such as legal fees, stamp duty, valuation fees and the real estate agent's fee which are equally important, but usually overlooked.

As Iskandar Johor, one of Malaysia's hotspots for foreign property investors, moves into its 11th year of an aspiring 20-year plan, anxieties over an excess supply of homes and the sustainability of the area remain. However, the region continues to appeal to investors, home seekers and students from Singapore. There are several high-profile residential projects that will be completed in 2018 (or earlier), including Country Garden's Danga Bay and R&F's Princess Cove.

Other than those who buy solely for the sake of investing, Malaysia is definitely a destination worth considering to settle down during one's golden years. After all, it ranks sixth on The World's Top 10 Retirement Havens – a retirement index produced by International Living.

With all these factors in mind, investors should be able to make a well-informed decision. However, that's not to say that it would be the end-all solution; the property market is constantly subjected to fluctuations. It is crucial for investors to keep a close eye on the current market conditions, and continue to make the necessary adjustments to ensure the most gains on their investments.

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Justin Koh is an associate director at [www.redbrick.sg](http://www.redbrick.sg). He has spent more than the last half decade in the local banking industry, overseeing both secured and unsecured lending facilities. As a real estate investor himself, he has taken on the role of an advisor, helping homeowners and investors alike in managing their property portfolios.

## ■ FENG SHUI

# Assessing your home using Feng Shui

How not to creep out and assess the factors around you.

By Team Joey Yap



*The presence of creeper plants outside the window of your house can create negative energy and affect how you feel.*

Stunning views, amenities, security and having a sense of community are some of the common reasons why some of us would prefer to live in an apartment compared to a landed property. Why wouldn't we? Living in such small spaces has been a continuing trend around the world. From cities like New York to our own backyard Singapore, many are opting to find a home in one of the many skyscrapers that are mushrooming at an alarming rate.

The reasons may be simple enough. Many of the new developments are now equipped with facilities such as gyms, pools and function rooms which provide convenience and easy accessibility to its residents without them having to travel far.

Aside from all these advantages of living in an apartment, one should understand that the *Feng Shui* criteria for buying an apartment and a landed property are different. Here is a fun question for all apartment dwellers. Have you ever looked out your apartment window and seen these little plants growing on the side of your building? Do you know that this affects how you feel in the morning?

## Creeper plants

You may think it is part of the eco-friendly living initiatives that many developers are taking on, however that is not really the case. Interestingly, these types of plants will have an adverse effect on your home if you are covered by it.

In *Feng Shui*, it is known as the Creeping Plant *Sha*. These plants or ivy would normally hang from above, which makes sunlight harder to penetrate through and if a unit is covered by these plants, it doesn't bode well for its occupants as it creates negative energy. The occupants living in the unit may suffer from mental health issues, become more temperamental and are prone to hallucinations.

In classical *Feng Shui*, everything around us revolves around *Qi* or energy. And depending on the direction of your home, it can be one of those prevailing factors in improving your life.

So how do you assess your apartment by using *Feng Shui*?

Here are some simple tips to *Feng Shui* your home.

- 1. External forms** – The first thing you must do when it comes to *Feng Shui* is to inspect the surroundings of your property and from there you can gauge the sort of *Qi* that it is receiving. Depending on the location of the property, it will determine how *Qi* is received or repelled.
- 2. Apartment building** – When selecting an apartment, identify if the building is receiving or repelling *Qi* (assuming if the environment around the building is favourable). This helps to personalise your selection and identify whether the prospective apartment is "in-tune" with you.
- 3. Your unit** – If you haven't already done so, check your Flying Star Chart (this is the integration of the

principles of *Yin Yang*, the interactions between the five elements, the eight trigrams, the *Lo Shu* numbers and the 24 Mountains). The Flying Star chart allows us not only to know the favourable and unfavourable sectors of a property, but also the precise type of *Qi* that is affecting those sectors. In short, it is a map of the *Qi* in a property.

You can identify the *Qi* quality of one of the three important sectors in a property – the main door, kitchen and bedroom using the Flying Star chart.

Also, the unit number is not important. Most people may think that living on the fourth floor is taboo, but if the *Feng Shui* on the fourth floor favours you, what's stopping you?

**4. Internal forms** – Identify the negative factors in your unit such as beams or sharp corners that can affect the three important sectors – main door, kitchen and bedroom. Avoid choosing apartments with odd shapes as sharp corners may give you unstable *Qi* resulting in many problems.

## Selecting the building

If you are surveying the property market for your first or next move, there are certain things you should consider. When selecting an apartment unit, not only does the area matter, but you will need to assess if the block and the unit is right for you.

Most apartments are built as blocks or towers and each of these towers or blocks have their own *Qi* imprint.

Dealing with *Feng Shui* of an apartment or small spaces may be challenging, but with the right tips and skills, you can have good *Feng Shui*!



Dato' Joey Yap is a best-selling author, *Feng Shui* consultant and founder of the Mastery Academy of Chinese Metaphysics. For more information, go to: [joeyyap.com/transform](http://joeyyap.com/transform)



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## REFINED LIVING

# 6 ways Halloween can stylishly inspire your home's interior design

Halloween inspired interior design is often gimmicky and full of way too many pumpkins, but it doesn't have to be. Instead of going for the obvious decorations like spider webs, skeletons and witches' hats, try to embody the spirit of Halloween in a way that is evocative yet suitable for the rest of the year.

By Angelica Chong

### 1 Be bold with red

Red is a volatile colour that can potentially cheapen the look of a house, but when used properly, it can add a pop of much-needed boldness to any interior design. Instead of going overboard with red furniture or red walls, position the red colour strategically throughout your home by putting up artwork like the one pictured here, or through accent pieces like cushions, vases and photo frames.

Designer Ong Xue Li from WEDA StudioInc concurs, advising homeowners to "take note of the contrast" and not to neglect "details for walls, lighting, curtains/louvers and furniture selections". For this design, "a mixture of darker wood grains and unique lamination" was chosen for a modern feel. The strong red colour was integrated seamlessly by matching it with similarly warm-toned hues like yellow-golden lighting, tan or brown furniture, and rich fabrics like silk for your upholstery.

**Interior designer:** WEDA StudioInc



### 2 Use monochromatic visual centrepieces

Orange might be Halloween's official colour, but there's something about stark black and white visual centrepieces (especially if they're as ornate as the ones pictured above) that scream classic horror.

In this design, a grand and intricate chandelier, made in black for extra intensity, is paired with a crystallised bust of a horse and a zebra-patterned couch to create a look that is almost overwhelming in its potency. However, the minimalist monochromatic colour scheme ensures that the design is coherent, and not a jumbled mess of ornaments.

One piece of advice from Winnie Lim and Arian Wong from Space Vision Design is that homeowners "must be able to accept and style with more daring designer pieces". In the case of this design, for example, "the wall was hacked to be able to see the pond outside, allowing for a more open feel".

**Interior designer:** Space Vision Design



### 3 Get a good night's rest

If you want to experiment with a more underused colour scheme, ditch the purple and go for cool grey and blue tones instead. With a pale wood-textured accent wall and gold highlights to contrast with the other darker grey-blue walls, this design is less *The Conjuring* and more of a peaceful retreat. Furthermore, as Cadine Lim from Prozfile puts it, the "heavy contrast between the main and side carcass allows for unclutteredness" and gives the room a "strong character".

**Interior designer:** Prozfile



**4 Muted darkness**

Halloween-inspired decor doesn't always have to be frightening. In fact, one can design a room that's both muted and welcoming by drawing inspiration from the typical Halloween colour scheme of pumpkin orange and witchy purple. These two contrasting colours go well together because their high contrast creates an especially vibrant and eye-catching look.

Furthermore, Darwin Interior's Violet Kang points out that with darker rooms, you want to "keep the ceilings or certain walls white to provide a contrast and also ample surfaces for reflecting light". To keep your bedroom cosy, she also recommends using "warm lighting colours instead of white light".

*Interior designer: Darwin Interior*

**5 Glow orange**

Suffuse your home with warmth by investing in some yellow-toned lights. Yes, this comforting scene doesn't exactly scream Halloween, but we're merely taking inspiration from the holiday, not trying to scare ourselves in our own home.

Vincent Chuah from Design 4 Space emphasises that "interior design should magically make guests feel warm and transfer the interior into a sanctuary, and this cosy glowing lighting perfectly epitomises the warm, inviting mood". Add some edge to your design by playing with geometric bulb-holders and textured wood walls.

*Interior designer: Design 4 Space*

**6 Subtle surrealism**

As any horror fan would know, some of our worst fears are psychological in nature; think looming eyes and weird shapes that have no place in the natural world. Of course, no one wants to be scared out of their wits every time they go home, so tone down the fear factor by using statement pieces like surrealist artwork and deep, rich colours to subtly reference your eerier inspirations.

Johan from Spacious Planners reveals that "what often contradicts, can also complement each other" and that "the key is to balance the dark interior with splashes of bright colours, metallic accessories and soft furnishings". He also urges homeowners to be "a little edgier with dark colour choices" to create "a bold interior that speaks its own language", for example in this particular design, which was inspired by a fusion of East and West that reflected the homeowners' background.

*Interior designer: Spacious Planners*



Article and images contributed by HomeRenoGuru and Nippon Paint



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Managing Partner  
Elizabeth Siew & Co.  
**Crowdfunding as Alternative Investment for Property Investors**

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**Agnes Wong**  
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**Taxation Lifecycle for the Property Enthusiast!**

Understanding the lifecycle of taxation



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Redbrick Mortgage Pte Ltd  
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**Daiwa House Prefabrication Methods and the Future of Sunway Iskandar**

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CEO  
REI Group of Companies  
**Transformation, Timing and Demand: The Propensity Model to a Successful Property Investment**

An essential guide to the Propensity Model and its benefits in making a real estate investment



**Moderator: Winston Lee**  
Regional Head of Special Projects  
PropertyGuru Pte Ltd  
**Panel Discussion: Soft Market vs Hard Market: Opportunities and Risks in Malaysia**

... and many more!

## Featured Projects



**15 years guarantee returns package**

From S\$160,000  
SATORI

- Prolific Properties Sdn Bhd (A member of Hatten Group) -  
Approval Plan No.: MBMS/JKB 030177/06/2015



**Free 1 year maintenance fee + SPA & loan legal fee**

From S\$780,000  
Sakura Residence

- Daiwa Sunway Development Sdn Bhd -  
Approval Plan No.: MPUBT/JB/PP/19/12/2015



**8% Discount + 2% Rebate on signing SPA within 21 days**

From S\$560,000  
DC Residensi

- Damansara City Sdn Bhd -  
[Completed Development]



From S\$260,000  
Bukit Bintang City Centre (BBCC)

- BBCC Development Sdn Bhd -  
Approval Plan No.: BP 14 C/C 20161384



From S\$610,000  
Eco Sanctuary

- Eco Sanctuary Sdn Bhd -  
Approval Plan No.: MDKLUK/3/2/1/1 168 (15)



From S\$236,000  
MET 1 Residences

- Naza TTDY -  
Approval Plan No.: BP 12 C/C 2016 2183



From S\$272,000  
UMCity Medini Lakeside Corporate Office Tower

- United Malaysian Land Berhad -  
Approval Plan No.: MPUBT (JB) RP 9/13/2015

... and many more!

Purchase any property at our show and receive **S\$200 Service Credit Vouchers from Bio Aesthetic Laser Clinic\*\*\*** and stand a chance to win the **top five lucky draw prizes of Claude Bernard watches, dining vouchers and one-night weekend stay @ The St. Regis Singapore worth more than S\$2,500!\*\*\*\***



\*Exclusive set of vouchers will each be awarded to visitors who register for, and attend the event. \*\*Terms and conditions apply. \*\*\*Vouchers from Bio Aesthetic Laser Clinic are limited only to the first ten property purchases. \*\*\*\*Five winners will each be awarded Claude Bernard watches, dining vouchers and a one-night stay @ The St. Regis Singapore, at PropertyGuru's discretion. \*\*\*\*\*Prices quoted in SGD are at the prevailing exchange rate. All forms of investment carry risks, including the risk of losing all the invested amount. Such activities may not be suitable for everyone. Properties featured are overseas investments. As overseas investments carry additional financial, regulatory and legal risks, investors are advised to do the necessary checks and research on the investment beforehand. The government from Malaysia has imposed certain restrictions on foreign ownership on properties. Buyers will need to fulfil criteria before being able to purchase.