

HOME owners and investors have been heading to Ipoh to examine one of its most luxurious and newly constructed apartments, Upper East @ Tiger Lane.

Upper East @ Tiger Lane, Ipoh

> Luxurious living spaces for a sophisticated lifestyle in the northern region

TASTE OF LUXURY IN IPOH

Upper East @ Tiger Lane features five blocks of 529 apartment units of various sizes and layouts. From 1,162 sq ft – ideal for a small family, to 1,507 sq ft dual-key units for extended families and 1,787 sq ft duplexes for larger households or those who simply like to relish in spaciousness.

The property comes with built-in internet access, along with a myriad of security features including perimeter security, visitor management and access control systems, CCTV surveillance, voice intercom configurations, fibre-based HD SMATV systems and a resident WiFi hotspot. All facilities provide maximum security for occupants for a worry-free lifestyle.

Leveraging on the concept of extravagant living, the property also offers a wide range of in-house facilities at its premium clubhouse. Take a plunge at the impressive Olympic-length pool or unwind at the private Jacuzzi. There is also a fully-equipped gymnasium that overlooks the swimming pool. Other amenities include a yoga deck, wading pool, sauna, tennis court, tropical garden, playground, multipurpose hall, squash court, party lawn and a reflexology path.

LARGE ON SECURITY AND TECHNOLOGY

“A secured and connected community like Upper East @ Tiger Lane has a single integrated, efficient and transparent ecosystem. Technology flows through every vein, utilising the network as the integral platform for day-to-day use. This allows the service to match the supply of largely finite resources with ever-increasing demand, spur innovation and creativity to promote quality of life for its inhabitants, it also minimises

the adverse environmental impact and stimulates economic growth by leveraging the various systems that a city encompasses in a holistic, intelligent and proactive manner,” said Andaman Property managing director Datuk Seri Dr Vincent Tiew.

Tiew recently announced a RM5 million contract it signed with XcessComm HSBB

Sdn Bhd on security systems and high-speed broadband for Upper East @ Tiger Lane. Future tenants will receive 10Mbps of uncapped internet usage, free of charge, as soon as they move in. There are other packages for those who want to upgrade their usage (100Mbps). Fibre optic modems with built-in WiFi routers are provided at no cost, activation and installation included.

With 40% of the development project already completed, Upper East @ Tiger Lane is scheduled to be ready by the end of 2016. For more, log on to the Andaman website or visit www.uppereast.com.my

► Email your feedback and queries to: propertyqs@thesundaily.com

XcessComm HSBB Sdn Bhd director KC Wong (left) and Tiew seal the deal on a RM5 million contract for security systems and high-speed broadband instantly available for residents when they move in.

Free trips await lucky buyers of S P Setia properties

AS part of S P Setia's 40th anniversary, the company has chosen to launch a contest to reward its customers. The contest will run until Dec 1, offering the grand prize winner a chance to experience exclusive escapades to six cities – London, Melbourne, Nanning, Ho Chi Minh City, Singapore and Langkawi – as S P Setia's guest, on business class flights.

SIGN OF APPRECIATION

“S P Setia has grown from a being a local developer to a global property player and has over the past seven years, expanded our wings to Vietnam, Singapore, Australia, China and the United Kingdom. So, whilst we celebrate our 40th anniversary, we would also like to show our appreciation to our purchasers. What better way than to share

our experiences and achievements with them, especially at our projects overseas,” said S P Setia Berhad acting deputy president Datuk Wong Tuck Wai.

There will be three draw events – Sept 19, Oct 31 and Dec 12. The draws will be carried out at four locations which are:

- Setia City Convention Centre;
- Setia Welcome Centre SPICE in Penang;
- Double Tree Hotel in Johor; and
- Aeropod in Kota Kinabalu.

WIN EXCEPTIONAL EXPERIENCES

Eligibility is through purchase of an S P Setia property. Each unit of RM210,000 and above purchased entitles the buyer to one entry. Contestants only need answer two simple

questions regarding S P Setia. Each entry must be submitted with proof of purchase – the signed sales and purchase agreement, along with the buyer's MyKad.

Purchasers who do not win any prize in the first draw will still be eligible for the grand prize draw in December. Eligible purchasers who cannot attend the draw events are allowed to send a proxy, but the person must submit their respective details

by a stipulated deadline.

Besides the grand prize, contestants have the opportunity to win amazing getaways to places like London, Melbourne, Qinzhou, Ho Chi Minh City, Singapore and Langkawi. Consolation prizes in the form of hi-tea on a luxurious yacht will also be presented at the draw events.

For more information, log on to the S P Setia webpage.



(From left) S P Setia Berhad executive vice-president Kow Choong Ming, S P Setia Berhad executive vice-president Tan Hon Lim, Wong, S P Setia Berhad executive vice-president Datuk Koe Peng Kang, Malaysia Airlines Berhad head of MICE Manmohan Singh Chatar Singh, Focus Malaysia director of sales and marketing Alison Lim, and Canon Malaysia senior sales and marketing manager Edward Chang.

Time to thrive *or* time to survive

> Exploring the best opportunities and capitalising on them

WE ARE living in rather interesting and challenging times, with almost everything heading south. The stock market, the ringgit, gold, commodities (oil and palm oil) have all dropped tremendously over the past few months. This situation is not just peculiar to Malaysia. Several of our neighbouring countries/markets, including Thailand, Indonesia and even Australia are badly affected.

Unfortunately for Malaysia, inflation in 2015 can be expected to reflect a painfully noticeable increase of at least 5% to 10%, largely influenced by the implementation of the 6% Goods and Services Tax (GST) from April 1, 2015.

The dilemma we are facing:

1. Are we in a crisis-like situation like what we went through during the 2008/09 Global Financial Crisis or the 1997/98 Asian Financial Crisis?
2. Are we seeing more opportunities around us and capitalising on them?
3. If you do not do anything to protect your investment portfolio, you might end up losing.
4. Try to diversify in these volatile climates and uncertain markets, and you might end up losing.
5. Would it be best to do nothing, just sit tight and ride out the financial storms?
6. Finally, is it time to thrive or time to just survive?



Let us analyse how these factors affect the real estate market and investors in particular. Most property investors have made tonnes of money in the last five years when prices rose by 30% to 50% depending on the property type and location. Is it time to brace for a price correction and losses?

While many people are focused on prices, what is **equally, if not more important, is the cash-flow aspect of property investments.** Property investors, who had bought from developers a few years ago and are expecting to receive their keys within the next six to 12 months, are going to be in for a nasty shock.

Upon completion, new developments will need some time for the market to absorb, whether it is for the purpose of sale or rental/leasing.

- ▶ In Malaysia, it's very common for new properties to remain vacant for at least 12 months as most tenants would be reluctant to be the first few to move into an empty block of apartments.
- ▶ It is also not easy to sell as prospective buyers would have plenty of choice from among the empty units. Further, he will probably be fishing for the best available deal from a desperate seller.
- ▶ Even if you are lucky enough to find a buyer, he may not be able to qualify for a bank loan due to more stringent credit requirements.

During this time, the bank instalments and service charges would have started while the vacant property you now own remains unproductive.

One middle-aged couple I know have been sitting on two empty bungalows in a gated and guarded development in Cheras for the past 12 months. Even though prices have appreciated by 30% and they have "paper profits" of RM700,000, their combined negative cash-flow is close to RM15,000 per month. They are ...

- ▶ unable to rent it out as the area has no ready pool of expat tenants willing to pay rents of more than RM5,000 per month.
- ▶ finding it difficult to sell due to the economic slowdown and difficulty for new buyers to obtain loans.
- ▶ When asked how much savings they had to cover the negative cash-flow, I was informed that they had just enough to last for another two years maximum. Clearly for this couple and many others in their shoes, it is now a question of survival.

For those who have the cash and the borrowing ability, now is clearly a time to thrive by taking action. There are many great deals out there waiting for you to uncover. Start with places you are familiar with such as your neighbourhood, your office area or places you go to frequently. Anytime a good deal comes up, you can grab it quickly without much hesitation.



Milan Doshi

Financial trainer, **Milan Doshi**, is also the best-selling author of *How You Can Become a Multi-Millionaire Real Estate Investor!*

He will be conducting a three-hour talk on "Property Investment" this Saturday from 7pm to 10.30pm. Venue: WMA Training Centre, Block 41, 7th Floor, Boulevard Mid Valley City, Kuala Lumpur (Opposite the police station.)

FREE ENTRY for readers of *theSun*, if they bring this article or copy of *theSun* newspaper dated Friday, Sept 11, 2015 containing this article. (Save ticket price: RM198)

To register kindly call/contact Ms Karol (Hp: 017-966 6178 or email karol.ngu@wma.my)

▶ Email your feedback and queries to: propertyqs@thesundaily.com

Eco-living wonders

BANDAR Seri Botani celebrates eco-friendly lifestyles with an integrated township located close to Ipoh city.

The strategic township is complemented with Eco Park 1 and Eco Park 2, making up a total of 56.6 acres of space for play and serene relaxation. Residents can enjoy a leisurely walk to the Eco Parks through available park connectors. Other noted features of the property include:

VIEWING DECK

Featuring rustic structures and a strategic location on top of the hill, residents can enjoy a majestic view of the entire park.

OUTDOOR GYM

Complete with colourful, multipurpose gym

equipment for residents to enjoy a balanced and healthy lifestyle.

FISH POND

Complemented with a gazebo that overlooks the fish pond as you while away your time.

CHILDREN'S PLAYGROUND

Specially created for the young ones, with shaded areas for parents and family members to relax as well.

JOGGING PATH

Navigate through the many terrains and surrounding water bodies of the park while enjoying the panoramic view of lush greenery dotting Eco Park.

FISH FEEDING STATION

Visitors and residents alike can spend quality family time through feeding the various species of fishes available.

Eco Park 2 will also feature a 2400m bicycle track, walking track, and ornamental gardens dotted with a variety of plants species, decks, and aqua plants. It is the perfect venue for family outings, birthday

parties, nature photography or pre-wedding photography.

Taiko Group recently launched Phase 6.1A[1], consisting of 40'x90' double-storey semi-detached homes. These Seri Teratai homes are adjacent to both Eco Parks, with several units offering breathtaking views of the lush greens of Eco Park 1.

For more information, visit the official [Bander Seri Botani website](http://BanderSeriBotani.com).



Sabah and Sarawak property outlook



> Property market overview

WHILE a report citing Institut Rakyat director Yin Shao Loong mentioned that Sabah has the most expensive homes in Malaysia, costing some 11 times more than a family's median annual income of RM34,320 (followed by Sarawak, then Kuala Lumpur), a study by CH Williams Talhar Wong and Yeo on the property scene in Sarawak signalled growth in the last five years.

SARAWAK SCENE

C H Williams Talhar Wong & Yeo managing director Robert Ting states: "There has been a hike in property prices in Sarawak over the last five years, recording impressive increases of between 10% and 15% per annum or even more, especially for prime residential and commercial units. The residential sector has seen a shift, to high-rise residential developments especially in the urban areas of the major towns and cities such as Kuching, where high-rise residential developments have even exceeded that of landed residential for its urban area. There has also been a huge growth in the commercial sector for Sarawak with high numbers of shophouse units coming into the market in the last few years, as well as the proliferation of retail space which has increased by more than two million sq ft for Kuching in the past five years and close to four million sq ft in the last eight years."

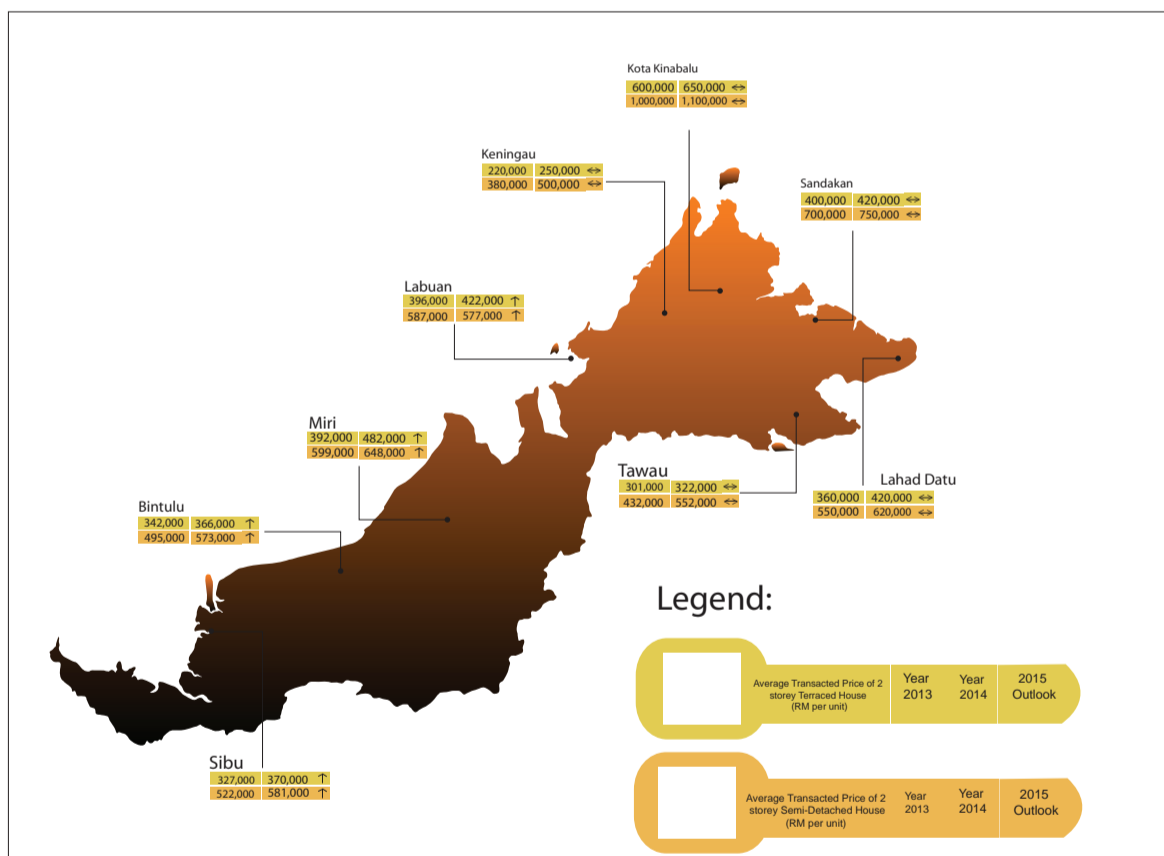
Ting adds that although the market has been growing at a prolific rate in the last five years, it seems to be slowing down in terms of take-up rates. However, prices are still increasing albeit at a lower rate. Price adjustments have also begun due to the implementation of GST.

In all, Ting feels that the property market in Sarawak will continue to be positive. However, property developers will see a slower intake of properties - "a decline in volume of sales. In short - prices will increase but transactions will slow down".

In fact, some sectors are already showing signs of saturation such as



Taman Rimba, Phase 3, KotaKinabalu.



the commercial shophouse and retail sector with increasing vacancy rates and negotiable and reduced rentals. The market seems to have "softened" and sales are somewhat dampened by the low buyers' sentiment following the latest negative developments in the economic and political arena of the country.

Prices of property in Sarawak is fairly low compared with KL. Then again, Ting adds, the rate of increase has been "scary" in recent years. "This is due to the generally lower average household income in Sarawak compared with KL. There will be increasing disparity between what the market is offering and the demand of the general population should property price continue to increase at the rate it has been rising at. Affordability of property in Sarawak is now an issue and a pressing problem to provide good basic housing for the community at large," Ting commented.

SABAH STANDING

Over in Sabah, C H Williams Talhar & Wong (Sabah) managing director Robin Chung shared his views. "For Sabah, in general, the property market has been quite active with a number of new developments launched (especially in Kota Kinabalu), which has also been going through a growth phase in the earlier part of the last five years with a rise in property prices. But the decline in commodity prices (i.e. CPO-profits from oil palm being one of the main drivers of the property market) in the later part of 2012, the Central Bank's implementation of tighter lending guidelines and cooling measures between 2012 and 2014, plus buyers' difficulty in getting loans approved as well as less favourable economic conditions of late ... these have seen more cautious sentiments and transaction activities taking a breather with prices levelling off."

Price wise compared to KL property, Chung reveals that the new or on-going condominiums in KK CBD ranges between RM700 and RM1,000 per sq ft ... "roughly averaging to RM800 to RM850 per

	OVERALL		LANDED RESIDENTIAL		HIGH - RISE RESIDENTIAL		OFFICE*		RETAIL		HOTEL		INDUSTRIAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
MAIN MARKET														
Kota Kinabalu	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶
Kuching	▶	▶	▶	▶	▲	▲	▶	▶	▼	▼	▶	▶	▲	▶
SUB MARKET														
Sabah														
Sandakan	▶	▶	▲	▶	▼	▶	▶	▶	▶	▶	▶	▶	▶	▶
Tawau	▶	▶	▲	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶
Lahad Datu	▼	▶	▶	▶	-	-	▶	▶	▶	▶	-	-	▶	▶
Keningau	▶	▶	▲	▶	-	-	▶	▶	▶	▶	▶	▶	▶	▶
Sarawak														
Bintulu	▶	▶	▶	▶	▲	▲	▶	▶	▶	▶	▶	▶	▶	▶
Sibiu	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶
Miri	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶	▶

FROM PAGE 25

sq ft whereas we are made to understand that recent launches in the Golden Triangle area in KL would average RM1,600 to RM1,800 per sq ft."

Generally, there are no restrictions to purchasing land held under the "Country Lease". However, land held under "Native Title (NT)" are restricted to the natives of Sabah only. NT land can however, be sub-leased to non-natives but for a period not exceeding 30 years," informs Chung.

IT'S ALL ABOUT PERSPECTIVE

"Stringent financial borrowing guidelines and other measures taken by the government via its financial institutions have also eased speculative purchases. On the positive side, these cooling measures have resulted in market corrections in some sectors, preventing what could otherwise be a runaway situation in terms of market pricing and overhang," informs Ting.

In general, investment type property in Sabah and Sarawak are said to be comparatively new as most properties are owner occupied rather than purchased for investment purposes. However, times are changing says Ting. "Good location, established areas and areas with potential are still worth investing."

Chung, however, gives Sabah the nod. "In terms of investment, where long-term capital gains and rent

returns are concerned, albeit presently hardening yields with the relatively steep rise in property values over the past years. However, most of the investment interest would be focused in KK, which is the administrative, education, business and services hub and the main gateway to Sabah where the majority of the population is centred. It is the focal point for tourism, attracting people for education, business and employment opportunities, which will drive demand for properties." His take on the Sabah outlook in general: "For the near term ... it would be rather subdued given present market conditions."

As at the end of last year, the All House Price Index for Sabah stood at 295.6 points (up from 293.3 during the same period the year before), with residential and commercial sub-sectors experiencing growth in terms of value of 6.7% and 5.8% respectively.

Reports claim that many projects due for launch this year are put on hold (eg. Tuaran's shopping mall) as developers "watch and wait out" the unsure development situation in the country.

Nevertheless, ask property gurus like Milan Doshi and Tan Hwa Chuan along with many others who will agree that the best time to buy property is when others fear to do so ... "provided the location is good, you can secure good financing and you have negotiated yourself a good deal!"

A vision in the making



JOINT development project by the Aspen Group and Ikano Retail Asia offers mixed development Aspen Vision City. Spanning across 245 acres of freehold land right in the centre of Batu Kawan, this project is poised to become the next integrated Central Business District of Penang, a thriving metropolis that will boost growth in the northern region even further.

Comprising a modern mix of residential and commercial properties, Aspen Vision City will offer a state-of-the-art regional shopping centre which will include the very first Ikea in Malaysia's northern region. Another highlight of the development will be a 25-acre Central Island Park, not to mention the satellite city supported by comprehensive infrastructure, meticulously planned development components, a strategic location and excellent accessibility. Added Aspen Group CEO Datuk M. Murly (third from right): "Columbia Asia Medical Centre will also be included ... We believe that all these and more will be able to create new vitality and vivacity, besides spurring new commercial activities in this part of the country."

At the ground breaking ceremony for Aspen

Vision City, Penang chief minister Lim Guan Eng (in blue shirt) mentioned that this project development is envisioned as a metropolis, considering the state plans to amalgamate Batu Kawan and neighbouring areas to become one established satellite city. Phase 1 is targeted for completion in 2018. For more, visit aspenvisioncity.com.my



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Nature in the
Midst of living

Phase 7.3(2) artist impression

Double Storey Terrace House

Standard Lot Size: 24'x80'

Build-up Area: from 2,625 sq.ft

Price: from RM472,000

Phase 6.1A(1) artist impression

Double Storey Semi-Detached

Standard Lot Size: 40'x90'

Build-up Area: from 3,375 sq.ft

Price: from RM798,000

Phase 2.7A(1) artist impression

Double Storey Semi-Detached

Standard Lot Size: 38'x79'

Build-up Area: from 2,350 sq.ft

Price: from RM697,425

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- 1,254 acres of integrated township development
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- Practical and functional design with renovation free concept

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 Website: www.bandarseribotani.com

Phase 7.3(2) | Developer's License: 9429-31/11-2016/01116(L) Validity Period: 07.11.2014-06.11.2016 Advertising Permit: 9429-31/11-2016/01116(P) Validity Period: 07.11.2014-06.11.2016 Approving Authority: Majlis Bandaraya Ipoh MBI Approved Plan No.: Bil (16)LB01/000252/0032/14 F00/P00/L00 Land Tenure: Freehold Land Encumbrance: Nil Expected Completion Date: Dec'16 Unit: 173units Selling Price: RM472,000-RM1,009,440 **Phase 6.1A(1)** | Developer's License: 9429-33/02-2017/99(L) Validity Period: 06.02.2015 - 05.02.2017 Advertising Permit: 9429-33/02-2017/99(P) Validity Period: 06.02.2015 - 05.02.2017 Approving Authority: Majlis Bandaraya Ipoh MBI Approved Plan No.: (10)OSC(183-A)LB/1/49/744/11 Land Tenure: Freehold Land Encumbrance: Nil Expected Completion Date: Feb '17 Unit: 80 units Selling Price: RM798,000 - 1,593,975(DSSD), RM1,480,000 - 1,853,000(DSB). 5% discount for Bumiputra. CCC: Certificate of Completion & Compliance.

WHILE prices of residential property in Sabah and Sarawak is said to be still “fairly low” compared with that in Kuala Lumpur, the rate of increase has been termed quite “scary” in recent years, considering the generally lower average household income in that part of the country. Then again, while prices may be considered high for some, it is still affordable to others. We explore the residential market as compiled in C H Williams 2015 property report, along with views and comments from C H Williams Talhar & Wong (Sabah) managing director Robin Chung and C H Williams Talhar Wong & Yeo managing director Robert Ting (on Sarawak).

LANDED RESIDENTIAL IN KK

According to the WTW 2015 report, there were fewer launches of landed residential developments and new launches comprising mainly double-storey terraced houses located beyond the 10km radius of the city centre. Older residences nearer the city centre or in established neighbourhoods are well sought after still. However, rentals are relatively stable, thereby compressing yield expectations.

Overall, the landed residential segment has sustained with limited new supply in prime/established locations. Says Chung: “I wouldn’t call the new launches out of the city centre up and coming areas, instead more like a continuation of developing areas such as those along or off Jalan UMS-Jalan Sulaman in the northern sector of KK where there are still tracks of development land, wherein major employment centres, government administrative offices, educational institutions and such are located in.”

Chung’s take on the outlook for the near term: “Rather subdued given the present market conditions.”

Here are some relatively recent residential launches in KK.

- ▶ Alam Puteri Phase 1A in Sepanggar
- ▶ Rimba Phase 3 in Menggatal
- ▶ Monitod Phase 2 in Kasigui
- ▶ Putra Pogun in Kibabaig
- ▶ Pertama Phase 2 in Penampang
- ▶ Villa Nambazan in Penampang
- ▶ Taman Impian in Inanam

LANDED RESIDENTIAL IN KUCHING

Stable with steady transaction volume, the residential property prices continue to rise, prime real estate substantially higher. In fact, with the current market prices, first time home buyers are having a hard time owning a house in Kuching, let alone other parts of Sarawak. Affordable houses are generally priced below RM400,000 but these are located either in secondary areas or

Sabah and Sarawak property outlook

PART 2

which has been significant in numbers. Most of the new developments are said to be “piece-meal” and small, with new launches noted to be more active in

> Exploring residential markets in the two states

	Transaction Activity		Price Trend		Take-up / Occupancy Rate	
	2014	2015	2014	2015	2014	2015
MAIN MARKET						
Kota Kinabalu	▶	▶	▲	▶	▶	▶
Kuching	▶	▶	▲	▲	▶	▶
SUB MARKET						
Sabah						
Sandakan	▶	▶	▲	▶	▲	▶
Tawau	▲	▶	▲	▶	▶	▶
Lahad Datu	▶	▼	▶	▶	▶	▶
Keningau	▶	▶	▲	▶	▲	▶
Sarawak						
Bintulu	▶	▼	▶	▲	▶	▼
Sibu	▶	▶	▲	▲	▶	▶
Miri	▶	▼	▲	▲	▲	▶

the outlying suburban areas, prime secondary areas such as Matang, Batu Kawa and Jalan Muara Tuang. Double-storey terraced houses continued to be the mainstay of the landed residential sector followed by semi-d’s. Prices in prime locations remain high, past the RM500,000 bracket for double-storey terraced units and RM1 million and above for semi-d’s.

2015 is expected to reflect a similar scenario with slow-down in sales volume due to further cost/price inflation and GST. However, property prices are still expected to rise, albeit at a lower rate.

Here are some relatively recent residential launches in Kuching.

- Batu Kawa Residence in Jalan Batu Kawa
- Central Villa in Jalan Muara Tuang
- Federal Park in Matang
- Fullerton Villa in Batu Kawa
- Lot 933/Wawasan Barat Teguh in Jalan Muara Tuang
- Malihah Jaya in Matang
- Residence 805 in Matang
- Rivervale in Bua
- Taman Sri Permai in BB Semariang

unsuitable in house types.

Prices of semi-detached houses have breached the RM1.5 million figure due to the increase in land and construction costs, especially telling for Sarawak, having lower density development guidelines compared with other states. Occupancy and take up rates of housing remain stable while rentals stand more or less unchanged from the year before.

“Due to the generally lower average household income in Sarawak compared with KL, there will be increasing disparity between what the market is offering and the demand of the general population should the price of property continue to rise at the rate it has been increasing. Affordability of property in Sarawak is an issue and has become a pressing problem to provide good, basic housing for the population at large,” says Ting. Some areas being developed include “Bintulu – where the SCORE projects are, and Samarahan which is growing at a fast rate due to the spillover effects of the extension of nearby

built-up areas like Kuching,” adds Ting.

However, 2014 witnessed less launches and less project completions probably because of the shift to strata-titled residential units,

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