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How much for a 'VILLAGE' house?

It seems like everyone in New Villages lives in bungalows. Ever wondered what's the value of property there? See Pages 6 and 7.

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Platinum Victory unveils PV9 Residences

Platinum Victory Holdings Sdn Bhd has launched PV9 Residences in Setapak, Kuala Lumpur with an estimated GDV of RM553 million.

Executive director Gan Yee Hin said the 5.56-acre project is slated for completion by mid-2022.

The project comprises two components, with the first made up of 953 units within two blocks with built-ups from 1,000 sq ft to 1,300 sq ft and prices from RM530,000.

The second component is part of the affordable housing Rumah Wilayah scheme (formerly known as RUMAWIP). The 438 units which are already sold out have a standard 850 sq ft built-up with a ceiling price of RM300,000, and are exclusively for first-time homebuyers.

MGB delivers IBS-built homes six months early

Industrialised Building System (IBS) precast manufacturer MGB Bhd has successfully delivered IBS-built

**UEM Sunrise eyes year-end launch for Kiara Bay phase 1**

UEM Sunrise Bhd unveiled the master plan of its Kiara Bay development in Kepong, Kuala Lumpur on Thursday.

Touted as the next Mont'Kiara, Kiara Bay is a 73-acre integrated township next to the KL Metropolitan Park and lake. it has a GDV of RM15 billion.

"Our focus will be on the urban liveability concept which will be the core of everything we do at Kiara Bay. It will have something to offer everyone in our multi-generational communities," said UEM Sunrise managing director and CEO Anwar Syahrin Abdul Ajib at the unveiling event.

The joint venture development between UEM Sunrise and Melati Ehsan Group consists of residential units, a retail mall, office spaces, hotels, healthcare

centre and education hubs. The township will be developed over 15 phases and is targeted to be fully completed in 2039.

The first phase of Kiara Bay will be a leasehold high-rise residential project targeted for launch before the end of this year. The project comprises 870 condominium units with built-ups ranging from 800 sq ft to 1,250 sq ft. The selling price starts from RM600,000 to RM900,000.

Anwar added that the first phase is mainly targeted at the second generation of Kepong folk who enjoy Life, are open to high-rise living and do not wish to move out of Kepong, one of the most established towns in Kuala Lumpur.

homes in LBS Alam Perdana, a township development in Puncak Alam, Selangor by LBS Bina Group Bhd, half a year earlier than scheduled.

A subsidiary of LBS Bina Group Bhd, MGB has completed the first batch of LBS Alam Perdana homes in 12 months instead of 18 months, said MGB group managing director Tan Sri Lim Hock San in a media statement.

The 673 units of double-storey terraced homes were constructed using IBS precast concrete components produced by MGB's first

mobile factory which commenced operations in May 2018.

Penang property price threshold for foreigners set at RM800,000

The Penang government has proposed that the minimum price threshold for foreigners to purchase urban high-end properties in the state to be set at RM800,000 instead of RM600,000 as proposed under Budget 2020.

Penang's Housing, Local Government, Town and Country Planning Committee chairman Jagdeep Singh Deo said the reduction in the minimum price threshold for foreign property buyers should only apply for a period of six months instead of one year as proposed during the budget.

He noted that the unsold property situation in Penang is still "manageable", as the number of unsold property in Penang had decreased from 3,916 units in 2017 to 3,502 units in 2018.

**LAUNCHES + EVENTS**

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

**QUBE Market: Halloween Night**

Date: Oct 26 (Sat)
Time: 4pm to 10pm
Venue: Southbay Sales Gallery, No. 1, Southbay City, Jalan Permatang Damar Laut, Bayan Lepas, Penang
Contact: (04) 291 3128

Looking for some spooky stuff to do this Halloween? Come and join Mah Sing Group Bhd's October Qube Market Halloween Night and take part in the spooky open mic contest with Penang Jazz Society while enjoying a line-up of stalls for tricks and food trucks for treats.

Aroi Thai Fest by Sunsuria Forum

Date: Oct 25 to 27 (Fri to Sun)
Time: 10am to 11pm
Venue: Sunsuria Forum, No.

1, Seksyen U13, Jalan Setia Dagang AL U13/AL, Setia Alam, Shah Alam, Selangor
Contact: (03) 6145 7777

Sunsuria Group is bringing an authentic Thai culinary and Chaktuchak market experience to Sunsuria Forum. There will be more than 50 food stalls selling halal Thai street food and a line-up of activities for the public, such as live bands, photo booths, hip-hop dance performances and face painting.

**Bumiputera Property Exhibition (BPEX) 2019**

Date: Nov 1 to 3 (Fri to Sun)
Time: 11am to 9pm
Venue: Mid Valley Exhibition Centre, Lingkaran Syed Putra, Mid Valley City, Kuala Lumpur
Contact: (03) 4142 1151

Various developers are taking part in the exhibition to sell off their Bumiputera lots to

potential customers looking for properties in the Klang Valley. Free admission.

Halloween House of Lights

Date: Oct 26 & 27 (Sat & Sun)
Time: 4pm to 10pm
Venue: Gamuda Cove, Persiaran Cove Sentral, Bandar Gamuda Cove, Banting, Selangor
Contact: (016) 299 1666

Have fun and get spooked at Gamuda Cove's House of Lights this Halloween! Take a walk under larger-than-life international-inspired art sculptures. Witness fantastic light shows and enjoy pumpkin-themed Instagrammable spaces! Light snacks will be provided.

Weekends at Tamansari

Date: Oct 26 & 27 (Sat & Sun)
Time: 12pm to 9pm
Venue: Tamansari BRDB Sales Gallery, Exit Jalan Batu Arang, Sungai Bakau, Rawang, Selangor
Contact: (03) 2688 2888
Weekends @ Tamansari is



where families and friends can spend memorable weekends at BRDB Developments Sdn Bhd's Tamansari project in Rawang. Enjoy food, fitness, fashion and fun with activities and workshops including swimming, art, yoga and wau-making.

Alam Impian Fun Run & Inflatable Challenge 2019

Date: Nov 17 (Sun)
Time: 7am to 12pm
Venue: Alam Impian Welcome Centre, Shah Alam, Selangor
Contact: (017) 282 8891
This family fun event features a 3km run through the Alam Impian township with an option of a 100m inflatable obstacle race that any age or fitness level can complete. Online pre-registration needed. There will be a charge for the race pack.

THANK YOU



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October 2 - October 6 2019



Buyers get to 'ready-customise' homes at Regent Garden, Eco Grandeur

BY CHELSEY POH

PUNCAK ALAM: Eco World Development Group Bhd (EcoWorld) has introduced a new phase of homes called Regent Garden at its Eco Grandeur township in Puncak Alam, Selangor.

Regent Garden consists of 812 double-storey garden homes that offer the "ready-customise" option. The first batch of 60 units was launched on Oct 12 and within a week, 80% were sold. The second batch of 24 units are now open for sale.

Offering four bedrooms and three bathrooms, built-ups start from 1,580 sq ft and come in three lot sizes of 24ft by 55ft, 28ft by 55ft and 30ft by 55ft.

Regent Garden is the fifth residential phase in Eco Grandeur. Its expected completion is in the fourth quarter of 2022. With units priced from RM683,000, the estimated GDV of the leasehold development is about RM600 million.

Conceptualised as a garden home, the link house with semi-dee features is designed with some space in between the units. Not only does this give the house a partially detached appearance, but it also facilitates better ventilation and provides some vacant land for use.

EcoWorld's Eco Central Divisional General Manager Ho Kwee Hong told EdgeProp.my that to cater to younger buyers, the "ready-customise" option allows buyers to choose from six types of ground floor layouts and 10 types of first floor layouts to put together their preferred combination before their houses are built.

The interior walls will be hackable, to make it easier for subsequent layout modifications according to lifestyle changes. This is in line with EcoWorld's concept of "aging in place", where a resident can live in the same house



LOW YEN YEING | EdgeProp.my

Regent Garden comprises 812 double-storey garden homes with a "ready-customise" option.



Ho: People can really feel a sense of belonging as they are involved in the house design from day one.

through different stages of life, explained Ho.

"The process of choosing the layout is very engaging. People can feel a sense of belonging as they are involved in the design from day one," she said.

Amenities at Regent Garden include a camping site and community hall. Residents also get to enjoy the bike park, Dragonfly Park and the beautiful landscapes in the 1,400-acre modern Victorian-style township which was first launched in September 2016.

Meanwhile, over 1,800 units in the early phases

of Eco Grandeur have been handed over to their owners since Sept, 2019.

Ho estimated that at least 4,000 residents will be moving into the township by year-end. As part of its after-sales services, the company is offering renovation packages to buyers, helping them to smoothen the moving-in process.

Apart from that, the township will be welcoming two new primary schools by 2022 – a national school and a Chinese vernacular school.

Ho also noted that the second stage of Grandeur Labs, dubbed Grandeur Labs 2, is expected to be open in 3Q2020 featuring a 15,000-sq ft grocer and a drive-through F&B.

"Eco Grandeur has easy access through the Guthrie Corridor Expressway (GCE), KL-Kuala Selangor Expressway (LATAR) and North-South Expressway. Two upcoming highways – Damansara-Shah Alam Expressway (DASH) and the West Coast Expressway (WCE) will further enhance the connectivity of the township," Ho pointed out.

According to her, the development of Puncak Alam has sped up lately as more developers have been actively selling homes in the area. "More people are coming to stay and the roads have been enlarged," she noted.

At the same time, she noticed that housing prices are growing in the area. Prices of houses in the surrounding areas have increased by 10% to 15% in less than three years, she said.

"This is because of the efforts and investments in developing the common infrastructure. People are willing to pay that extra amount to stay in a nice environment. That is the value creation when everyone works together to develop this corridor," she said, adding that even so, properties in the area are still affordable.

Sayangi Rumahku: PPR Seri Cempaka's sports court all set for a makeover

BY: CHIN WAI LUN

PETALING JAYA: The sports court of PPR Seri Cempaka public housing scheme in Pantai Dalam, Kuala Lumpur will see a total makeover very soon under the Sayangi Rumahku campaign.

The campaign began with the refurbishment of the sports court at PPR Lembah Subang 1 in Petaling Jaya, Selangor. The refurbishment was completed end-August and similar works at PPR Seri Cempaka in Pantai Dalam will commence next in early November.

The refurbishment of PPR Seri Cempaka's sports court will convert the existing netball court into a multipurpose court that can be used for futsal and badminton as well. Additionally, there are plans to install a flexible netball post and two futsal goal posts.

The present damaged court surface will be patched up and extended significantly by 20ft to ensure greater practicality and safety for the residents of the public housing.

On top of that, the court is expected to don a fresh new coat of paint similar to that of PPR Lembah Subang 1 – showcasing colours of the



The uneven and damaged court surface poses a safety risk for users.

Malaysian flag but with its own unique design.

The refurbishment is estimated to take about seven weeks to complete with the help of volunteers from PPR Seri Cempaka community, EdgeProp.my, Paramount Property Development Sdn Bhd and Nippon Paint Malaysia.

Residents of PPR Seri Cempaka can look forward to a more vibrant and colourful multipurpose court that is safe to use for their healthy pursuits.

The Sayangi Rumahku campaign is a joint effort by EdgeProp.my, Paramount Property Development and Nippon Paint Malaysia in

support of the National Community Policy or Dasar Komuniti Negara (DKN) formulated by the Housing and Local Government Ministry. The DKN is aimed at improving the lives of the B40 group.

Stay tuned for more updates when work commences at PPR Seri Cempaka!



Scan to see PPR Lembah Subang 1 sports court's transformation



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Sayangi Rumahku

In partnership with
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In support of the National Community Policy

PICTURES BY LOW YEN YEING | EdgeProp.my



The court will be extended by 20ft to accommodate both futsal and netball courts.

UMLand converts Taman Seri Austin commercial site for landed homes

BY TAN AI LENG

PETALING JAYA: United Malayan Land Bhd (UMLand) has successfully converted some commercial land in Taman Seri Austin township in Johor Bahru into residential to build more landed homes.

The developer said the 14.19-acre freehold site will be reserved for a new residential phase to be launched sometime in the first half of next year.

The new phase called Dahlia comprises 222 units of two-storey terraced houses with land area sizes measuring 20ft by 65ft and built-ups of 1,750 sq ft.

According to UMLand Seri Austin CEO Wong Kuen Kong, this is the 17th phase in the 500-acre Taman Seri Austin development which began in 2005.

The upcoming freehold terraced homes have a total GDV of RM133 million with an indicative pricing from around RM600,000.

"Reasonably priced landed homes in Johor Bahru are still in demand, especially those located close to established areas with easy access to various amenities and good connectivity. Hence, I believe Dahlia will gain buyers' interest," Wong told EdgeProp.my.

The property market, he said, remains challenging, especially for the premium seg-

ment, hence it is important for developers to be flexible in offering the right product.

"For instance, the site for Dahlia was originally a commercial site but the company observed that there is strong demand for terraced houses in Taman Seri Austin, so we decided to convert the land usage to residential development.

"It took us around one year to apply for the land conversion and to have it approved. It's time-consuming but we believe it's more important to offer what the market wants," said Wong, who is also UMLand group director of townships.

Close to 3,500 houses have been completed and handed over in Taman Seri Austin and it is currently home to about 18,000 residents.

Located within the Tebrau growth corridor, the township is close to amenities such as AEON Mall Bandar Dato' Onn and AEON Tebrau City, Tesco, IKEA, Fairview International School, Sunway College, KFCH International College, Hospital Sultan Ismail, KPJ Bandar Dato' Onn Specialist Hospital and golf courses.

Taman Seri Austin also has easy access and good connectivity to major highways and roads such as the Eastern Dispersal Link (EDL), North-South Highway, Pasir Gudang Highway, the Dato' Onn inter-

PHOTO BY UMLAND



Wong: Johor buyers will still buy if the property suits their budget and requirements.



Artist's impression of Dahlia

change and Tebrau-Kota Tinggi Highway as well as to Woodland Checkpoint and Second Link.

According to Wong, house prices in Taman Seri Austin have seen good capital appreciation over the years, for instance, a single-storey terraced house which was launched in 2005 with a price tag of RM150,000, was sold at RM400,000 this year.

Another two-storey terraced house (phase 2) which was sold for RM200,000 in 2007, is now transacted at RM550,000.

"The current soft market is caused by an oversupply of high value properties espe-

cially high-rise serviced apartments and condominiums. House buyers will still buy as soon as they find suitable properties with prices within their affordability," said Wong.

Nevertheless, Taman Seri Austin offers high-rise homes as well and the D'Lagoon luxury apartments and villas comprising 204 apartments and 58 3-storey villas are aimed at those looking for resort lifestyle homes.

Wong noted that Taman Seri Austin currently has around 100 acres of undeveloped land or around nine development phases to go which will keep the company busy for another eight to 10 years.

Happy Deepavali

From all of us at

EdgeProp.my





The value of NEW VILLAGE PROPERTY

BY RACHEL CHEW

Decades-old rundown wooden houses with zinc roofs, interspersed with the occasional newer brick and mortar abodes is what you'll see when passing through a New Village or Chinese New Village in Malaysia. But on closer look, you'll notice these homeowners live in veritable bungalows, and have ample front and back yards to tend to vegetable patches, chicken coops and enough space to park at least two cars.

In an exclusive interview with Edgeprop.my earlier this year, Housing and Local Government Ministry (KPKT) special functions officer Chua Yee Ling said there are a total of 613 New Villages scattered over various states in Malaysia

with Perak having the most at 158.

Kuala Lumpur only has three New Villages, with one of them being Malaysia's largest New Village - Jinjang.

Jinjang New Village consists of Jinjang North and South, separated by Jalan Kepong. Like most New Villages, Jinjang New Village was formed during the mid-1950s Malayan Emergency as a place to resettle Chinese villagers, in this case, from Sungai Tua, Batu Caves, Selayang, Ulu Klang and Cheras.

"Jinjang could be one of the best located New Villages as it is just a few kilometres away from the city centre and surrounded by Kuala Lumpur's oldest and most established areas, such as Kepong, Jalan Ipoh and Batu Caves, hence the public amenities are excellent," Yit Seng Realty team leader and real estate agent Alan Chin tells EdgeProp.my.

The Kepong property specialist says Jinjang



Chin: Jinjang could be one of the best-located New Villages.

was more popular among homebuyers in the past when there were fewer choices in the market but with new property projects coming up in recent times, especially in the surrounding areas of Segambut, Batu Caves, Sentul and Kepong, its popularity has waned.

Lower price with a reason

KGV International Property Consultants (M) Sdn Bhd Anthony Chua tells EdgeProp.my that investors and buyers of properties in New Villages are mostly those who are already residing in the New Villages.

"The New Village communities have formed both social and business networks through the years and hence those who have been living there will feel comfortable buying or staying in a New Village property," says Chua, especially if the location offers amenities and connectivity, and thus, convenience.

Based on his experience, real estate negotiator Tan Yoong Kuan from Arboland & Co (KL) Sdn Bhd says most of the New Village property transactions he has concluded were sold to buyers from the New Villages or nearby neighbourhoods.

"It is true that property prices in New Villages are lower by 10% to 20% compared with other development projects nearby, but this is not the only reason some people buy New Village property because rationally, there are more cons than pros," Tan comments

Nevertheless, he does not deny that the lower price point is a major pull factor for potential buyers. "When the buyer is familiar with the New Village, or he is currently staying there comfortably and the property price is lower than newer but smaller houses in housing estates or Taman, the buying proposition sounds very good to them," he notes.

Having said that, Tan advises interested buyers to "investigate" before deciding on a purchase.

"Aside from the address and overall poor infra-

PHOTOS: LOW YEN YEING | EdgeProp.my

Buying property in a New Village

PROs

THE LOCATION

Usually located within established suburbs with established amenities

THE PRICE

Generally cheaper than a double-storey terraced house in a housing estate

THE SPACE

Houses are usually standalone and on plots of land that is larger than the usual terraced house plot size

CONs

THE TENURE

All New Village properties are leasehold and most of them have short tenures left

THE INFRASTRUCTURE

Most of the New Villages were not well-planned, hence narrow roads, odd plot sizes and poor drainage systems are common

THE RESALE VALUE

The resale value is generally low



JINJANG NEW VILLAGE PROPERTIES FOR SALE (as of Oct 17, 2019)

Scan for more info



Single-storey semidee in Jinjang North

Type: Wooden semidee

Land area: 30ft by 90ft

Asking price: **RM600,000**



Scan for more info



Single-storey detached house in Jinjang Utara

Type: Wooden detached house

Land area: 30ft by 90ft

Asking price: **RM968,000**

Scan for more info



Single storey detached house in Jinjang Utara

Type: Detached house

Land area: 60ft by 90ft

Asking price: **RM620,000**



Scan for more info



3-storey semidee in Jinjang

Type: New semidee

Land area: 30ft by 80ft

Asking price: **RM1.6 million**



structure, there could be other reasons for the low price offered for a property. It could be the property has a very short period left to its leasehold tenure, very poor house condition or an odd land size.

"The buyer has to find out why the price is so cheap," says Tan.

On the other hand, do not expect all properties in New Villages to be cheap.

"Don't be surprised if you find some houses asking for millions. Similarly, there are reasons for it."

Based on a sale listing available on EdgeProp.my as of October 11, a 3-storey semidee house with 2,600 sq ft built-up and land size of 30ft by 80ft located in Jinjang North (New Village) is asking for RM1.6 million compared with a 2½-storey corner terraced house with a similar built-up in Taman Bukit Maluri, Kepong, which is asking for RM780,000.

The 3-storey semidee in Jinjang North is located close to the village centre, offering better and quicker access to other areas beyond Jinjang. The semidee is also a modern new building, hence the high price. Other hidden possibilities could be that the landlord had already extended the leasehold tenure and hence the higher asking price, Tan says.

However, he stresses that generally, New Village property prices are lower than those in normal housing estates.

"Because of the attractive house prices, New Village property is also attractive to people who would like to build their own dream houses," he notes.

Yit Seng's Chin recalls a client who bought a poorly maintained wooden house on a land



Chua: Those with larger plot sizes are becoming more valuable.

plot of 60ft by 30ft in a New Village for around RM300,000 to build his own dream home about five years ago.

"He is not from the neighbourhood but he had always wanted a landed home with a garden that was close to the city, and which he could afford," he says.

The client also got the property at that low price because the house had been neglected and was no longer safe to live in.

"So he demolished the structure and designed a new 2½-storey bungalow on that piece of land with a mini farm. I think he spent slightly more than RM1 million to complete the house of his dreams, which is not bad. You can hardly find a new property of that size at this price in neighbouring Kepong," Chin points out.

The challenges

Meanwhile, KGV's Chua believes the biggest barrier to investors when it comes to real estate in New Villages is the leasehold status of the land and most of the properties' leases have a short term left before expiry. This is the main reason for their low resale value.

Therefore, Chua highlights that those looking to buy a property in a New Village should find out the cost of extending the leasehold tenure.

"It is also necessary to conduct a proper investigation into ownership before making your purchase decision. Don't be surprised if you or your agent finds out at the land office that a piece of real estate that you are interested in actually has

multiple co-owners, over several generations. This is very common for New Village land," Chua says.

Besides that, the village has been built haphazardly without much planning and may lead to problems, for instance when a property is not built within its own land boundaries but encroaches into neighbouring lots.

Arboland's Tan agrees that it is one of the most common problems in buying property in New Villages, especially when a land has been abandoned for years. "I've come across a case where the neighbour has encroached onto my client's plot by 40%. When we checked with the land office, that 40% now belongs to the neighbour, regardless of the old land title document my client had which showed clearly that the 40% land was his. There is nothing you can do besides filing a complaint."

While New Village real estate may not interest most investors, KGV's Chua points out that there is investment potential if the plot size is substantial.

"With the passage of time and with the growth of surrounding developments, some New Villages are becoming more valuable, especially those that have larger plot sizes.

"For example, the SqWhere and D'Sara Sentral high-rise residential developments are both in the Sungai Buloh New Village. Their developers are tapping into the investment potential of the proximity of their locations to an MRT station.

"With the rapid development of Kwasa Damansara adjoining it, the Sungai Buloh New Village will eventually be gentrified from a village into a modern neighbourhood," he notes.



Tan: Don't be surprised if you find some New Village houses asking for millions.



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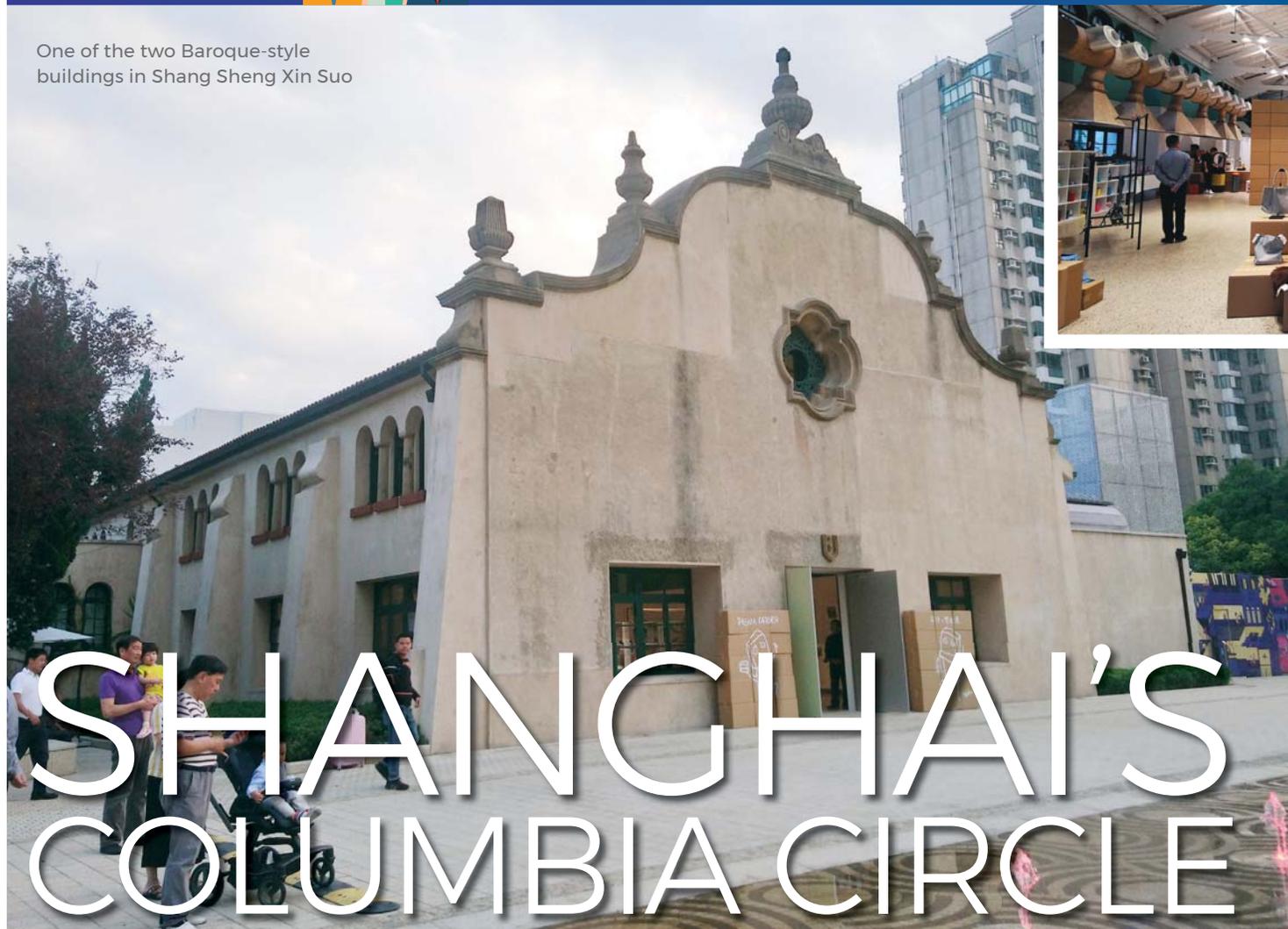
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FEATURE



One of the two Baroque-style buildings in Shang Sheng Xin Suo



SHANGHAI'S COLUMBIA CIRCLE

repurposed for the 21st century

BY RACHEL CHEW

Just 8.5km away from The Bund and 9.5km away from Shanghai World Financial Center is a 47,300-sq m (about 11.6-acre) historical site called Columbia Circle, more popularly known as Shang Sheng Suo (the Mandarin short-form for the Shanghai Institute of Biological Products). Preceded by various other names, they hint of the site's rich history.

Situated right at the junction of Panyu Road and Yan'an West Road in the heart of Shanghai City, the site's main landmarks are the two Baroque-style buildings which were designed and purposely built for foreign expats as their recreational club in Shanghai almost a century ago. Known as Columbia Circle, it had a golf course, swimming pool, tennis court, squash court, bowling alley and library, just to name a few.

A few years after it was built, Columbia Circle's lead Hungarian designer built his own villa and garden on the site which was later transferred to Sun Ke, the grandson of the first president of the Republic of China, Sun Yat-sen. The villa was renamed as SunKe Villa and became part of the Columbia Circle.

The place was taken back by the government after the formation of the "new" Chi-

na in 1953 and was given to the Shanghai Institute of Biological Products as its manufacturing plant and offices. The entire place was then renamed Shang Sheng Suo.

The state-owned corporation thereafter added in a few more buildings to the site as business expanded, which included Shanghai's tallest building at that time, a 14-storey research and development centre.

In 2015, the Shanghai Institute of Biological Products moved to a bigger site and called for tenders to rejuvenate the site. Property developer China Vanke Co sent in its proposal and won the tender over almost 30 other bidders.

Back to its former glory

During a Malaysia media visit to Shang Sheng Xin Suo or New Shanghai Institute of Biological Products, the official name of the place now, a Vanke spokesperson explained that in a redevelopment project, the usual route taken would be to tear down the old structures and start from scratch or to renovate and modify the existing building structures. Rarely does a developer maintain the current building, but Vanke decided to do exactly that.

Vanke is one of the top developers in China. It is engaged in developing, managing and selling properties across more than 60 mainland Chinese cities, as well as over-

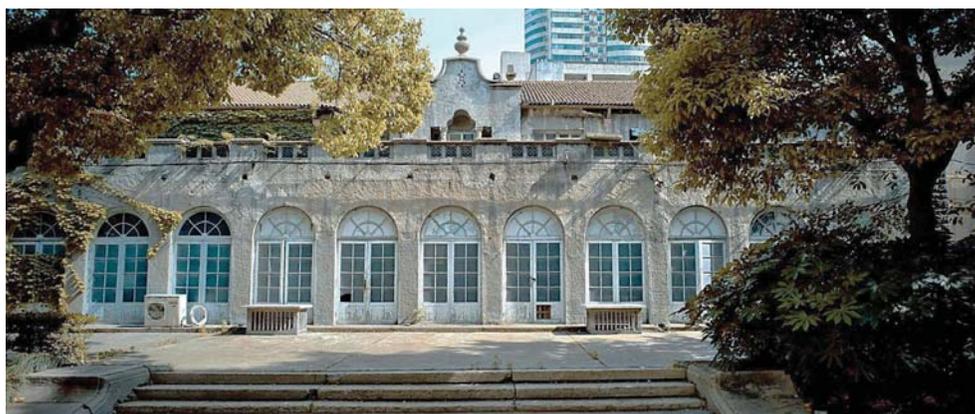
seas markets such as Hong Kong, USA, UK and Malaysia.

Vanke believes each building in Shanghai's past plays an irreplaceable role in telling the city's history.

In fact, it was in support of the restoration and rejuvenation of the historical site that Vanke decided to participate in the Shang Sheng Xin Suo project redevelopment.

The restoration project began at the tail end of 2016. Being developed over two phases, the first phase involved 23,000 sq m (5.6 acres). After completion, it has been open to the public since May 2018. Meanwhile, the second phase, which includes the construction of new buildings and the restoration of the standalone SunKe villa and garden, is targeted to be completed by mid-2021.

When asked, Vanke declined to disclose its total investment on the project but said



The most Instagram-able part of Shang Sheng Xin Suo



The room which used to be Columbia Circle's entertainment hall and later the steam room of Shang Sheng Suo has now been turned into an event space

the project is meaningful not because of its return on investment but because it contributes to the development of Shanghai city and the preservation of its unique history.

"It has given the team great satisfaction to see how the completed first phase has successfully unlocked the value of the site while benefiting the neighbourhood, as the entire area surrounding it has become more lively," said the spokesperson.

The first phase of Shang Sheng Xin Suo saw the restoration of the two Baroque-style buildings as well as the research and development building, canteen and other smaller building structures erected by Shang Sheng Suo.

Today, the place has been turned into one of the most Instagram-able locations in Shanghai, thanks to the excellent restoration works done by the team.

Vanke explained that the core design concept of Shang Sheng Suo was to "restore it to its original state".

While the facade of all the old building structures have been restored 100%, the team has put in a little bit extra by repurposing the spaces.

For example, the main hall of one of the historical buildings has become a popular event space for a flea market and cultural events while the offices surrounding the swimming pool have been taken up by restaurants and the smaller buildings have become offices of innovative businesses such as co-working spaces and tech-related firms. The old football field is now a central park open to the public.

With its function diversified and upgraded, Vanke hopes the community would be able to enjoy some spillover benefits such as attracting more visitors to the Changning district, leading to more commercial opportunities for local businesses.

Vanke also purposefully planned the restored site to be 70% offices and 30% commercial and retail, hoping it will bring in more international corporations and brands that could give the old district an upgrade and greater vibrancy.

The 15 retail lots and 12 corporate office lots in the first phase have been fully occupied as at September 2019. Now it has a total of 27 tenants. Among the significant tenants here are international co-working space WeWork and virtual-effect technology firm owned by Hong Kong pop-star Nicholas Tse - Digital Domain.

While Vanke continues with the second phase of Shang Sheng Xin Suo, the company said the second phase will have a similar proportion of offices and commercial spaces as the company has a very clear objective for this restoration project - to give the historical site a new lease of life.



The century-old swimming pool is now a focal point of one of the main buildings



The Lanai's overall design adopts the concept of an open-sided patio to create a communal space while providing shade to the bedrooms.

a choice [in terms of personalising their homes]," offers Oei.

As for the costs, based on the design briefs, material costs were to be kept below RM30,000 excluding logistics and operational costs.

"We are looking at reducing costs still. What we have in plan for the next six months is to identify the top 10 designs considered suitable. The designs picked by architects and what the [Orang Asli] want may differ. Subsequently, we can run through the value and costing," says Oei.

Feedback from the community

The competition was conceived via feedback from the Orang Asli community.

"Feedback that we constantly get from the community is that the typical 600-sq ft brick house feels like a cave. There is poor insulation and ventilation, so it gets really hot during the day. They want a house with more ventilation, something more organic as well but does not break down easily.

"Usually the brick and mortar are not done properly, and we see cracks and defects appear. Hence we are redefining what a suitable design is for this tropical climate.

"Those 10 designs would be a start. We try to consolidate our efforts and suppliers to achieve economy of scale," notes Oei, adding that Epic Homes plans to seek the Cabinet's approval on the designs, to make them more accessible to other organisations as well.

In terms of ease of construction, Oei says the current Orang Asli houses built by Epic Homes can be completed in three days with about five skilled workers while it takes 25 unskilled volunteers to do the same. The typical 100-sq ft double-storey Orang Asli home can be completed in four days.

"The building instructions are akin to that of a DIY furniture assembly instruction booklet. It is easy to follow and should anything happen, it is also easy to rebuild. The 10 designs that we are working on with PAM as well will help push the boundaries of good design," adds Oei.

Oei says Epic Homes is currently setting up a community development fund to encourage social innovation and entrepreneurship. He gives an example of a success story in the form of The Asli Co. – a business selling homemade handicrafts by stay-home Orang Asli mothers. And these mothers can train other single or stay-home mothers. This, according to Oei, has managed to increase their income by 200% to 300%, where 30% of the profit goes back to the community fund.

Ultimately, it is not just about building a home, but building trust and relationships with the community, stresses Oei.

Designing homes for the ORANG ASLI

PETALING JAYA: For the longest time, the Orang Asli communities have been battling a myriad of issues stemming from rapid urbanisation. As forests shrink, their access to natural resources, which many still depend on to make a livelihood, diminishes.

Consequently, the mostly nomadic communities are now increasingly becoming permanent settlers as many begin seeking regular jobs.

At the Kuala Lumpur Architecture Festival (KLAF) 2019 held from June 21 to July 7, its organiser, Pertubuhan Akitek Malaysia (PAM), sought to address the challenges faced by the Orang Asli community today and in the foreseeable future.

One highlight was the Tropical Houses for Orang Asli design competition conducted by Epic Homes as part of the KLAF. A key focus here was to prepare homes that were both practical and durable against the perils of the weather.

"Our role actually dated back to 2014 when Malaysia was suffering from one of the worst flooding in decades. We were involved in the recovery phase where we noticed that the community needed to be more prepared [for natural disasters]," Epic Homes founder and CEO Oei John-Son tells EdgeProp.my.

"A more robust way of designing is needed so structures will not be affected as much," says Oei.

Epic Homes is a non-governmental organisation that aims to build relationships between the urban and rural divide through the act of building homes for underprivileged communities, with

a current focus on the Orang Asli.

The winning designs

Oei, who was a member of the jury of the Tropical Houses design competition, stresses that the housing design must be durable, portable and modular. "We (the panel of jury) looked at the ease of construction, the speed it takes and flexibility. The house has to adapt to the various terrains," he explains.

The first prize winner of the rural category by architects Lee Jin Chen and Soo Joe Wey portrayed the essence of Epic Homes' housing catalogue – a basic shelter that facilitated and fostered the commu-

Oei: Feedback from the community is that the typical 600-sq ft brick house feels like a cave.



The first prize winner for the rural category is low-cost, time-saving and simple to build, and aims to foster the community spirit.

nity spirit. The design was displayed during KLAF2019.

It had a simple pitched roof which provided generous shading and an overhang for the bedrooms on the upper floor. The long eaves of the roof also allowed lower walls to be built upstairs, thus saving costs.

The ground floor spaces could be fully opened to encourage interaction with neighbours. The house was also wrapped in mosquito netting and cost about RM29,200 to construct.

The first prize winner of the semi-urban category by architect Tan Kwon Chong was a design which provided ample room for customisation by its inhabitants. The Lanai is inspired by the Malay word *serambi*, with its overall concept design based on an open patio to create a communal space.

The patio accommodated the living and reading/playing spaces as well as a small kitchen.

With a stilt foundation to suit the various terrain conditions, especially on unstable and sloped terrains, the Lanai could also cater for future expansions with its high volume layout. Large openings provided ample daylight and cross ventilation. The house also featured a detached washroom for better hygiene. The estimated cost of constructing the Lanai is about RM28,950.

"There are options for the community (or homeowner) based on their needs. We provide this form of empowerment to the community. When it comes to marginalised communities, they are used to not having a choice. We provide them



A bridge between people and plants

BY NATALIE KHOO

Permaculture is derived from two words – permanent and agriculture. It offers an interesting perspective that sees the garden as a living organism in a symbiotic relationship with human beings.

“So as you grow, your garden grows as well,” says permaculture landscape architect and Children of Soil founder Lim Khim Joe.

Lim, 32, fell in love with permaculture after she attended a two-week permaculture course in Batu Arang, Selangor during her internship year while studying landscape architecture at Universiti Putra Malaysia.

Once her internship ended, she was back in university where she became involved in a community project to build a community garden for a low-cost development in Bandar Kinrara, Puchong, Selangor. Her task was to ensure that the community garden can sustain and be sustained by the community living in the area.

“At the end of it all, I was very motivated and after I graduated, I felt so “gung ho” — I wanted to be a landscape architect who incorporates permaculture into my work. But having no experience, it was very difficult to find something like that.

“Eight years ago, nobody had heard about permaculture,” Lim reminisces. “It was a very niche market. Now, there are seeds sprouting all over Malaysia which is a good thing but I wished there was an opportunity (to combine permaculture in architecture) back then.”

As a scholarship holder, she served her bond with IGB as a landscape architect for Mid Valley City for two years.

“That was where I gained my experience in maintenance and management of landscape. After three years, I wanted to try something different,” Lim shares. “Coincidentally, I was told that landscape architect Ng Seksan was looking to get more people for his team. I got a job with him and did a lot of planning, designing and construction works for a number of landscape projects.”

In those two years, she also had the chance to attend a two-month internship programme on deep ecology and natural building in Thailand.

“It [the course] was amazing. I learnt a lot and I felt inspired again [to take up permaculture]. So I came back and went on to be a permaculturist at Eats, Shoots and Roots where I also ventured into urban farming,” says Lim. Eats,



Sensory Gardening is a project which Lim is working on with the Malaysian Association for the Blind, an empowerment programme catered to the blind.

Lim feels strongly that the existence of nature spirits, plants and elemental beings are here to support the growth of humanity and can be used to nurture one's mental and emotional state.

Shoots and Roots is a social enterprise that aims to empower urban folks with the skills and tools to grow their own food.

She was there for a year before she became a teacher at Waldorf Kelip-Kelip school for several months before she finally started her own company, Children of Soil.

Plants support humanity

Children of Soil mainly focuses on providing consultation and education in relation to building sustainable, productive foodscapes.

It offers a course which runs for two to three months where participants are guided in creating a garden from scratch.

“I will design the garden. Once the design is done, the community will build the garden with me in the class. Our activities include

things like markings on the planter box and how to build healthy soil, how to do composting, how we sow the seeds and the different ways of propagating the plants. They don't just come and listen, it will usually be theory first followed by the practical activity. After the entire programme we will usually reach a harvest.

For instance, at The Raintree Club of Kuala Lumpur, she helped design a community garden, then built it together with them and taught them how to sustain the garden for the long run.

“The Raintree Club has a kitchen so they can cook with the fresh produce that they plant and harvest themselves. I find this method much more sustainable, then to just build a garden and then leave it to their owners,” she says.

Lim is also a pioneer and active

volunteer for Kebun-Kebun Bangsar (KKB), a community garden located on an 8.5-acre hill slope in Bangsar, Kuala Lumpur.

“When I first started Children of Soil, I was very involved in KKB. I did a lot of workshops and brought tours to visit the project. Part of the income went back to fund KKB. It was there that I also got to know more people and was introduced to small projects which I find much more meaningful [compared to big commercial projects],” Lim shares.

She is currently working with the Malaysian Association for the Blind, on an empowerment programme catered for the blind.

“I call this programme Sensory Gardening. It teaches them how to communicate with plants and build a garden. Because they are building the garden, they have a sense of ownership and will want to take care of the garden even more,” Lim explains.

Other Children of Soil workshops focus on using plants as a healing medium as she believes that “plants carry their own essence and message that can promote wellbeing in all aspects of our daily lives.”

Lim feels strongly that the existence of nature spirits, plants and elemental beings are here to support the growth of humanity and can be used to nurture one's mental and emotional state.

“Plants - they have existed on earth for 470 million years. They are

the first living being apart from bacteria and they know a lot of things that happened on Earth. There is a spirit within the plant which we are working with according to their nature.

“For example, when you touch the stinging nettle leaf, it gives you a shock and brings you back to the present. By actively and consciously working with the plant, you are working with the spirit, the essence, and the wisdom the plant carries,” Lim explains.

She also believes the moon cycle and the gravitational effects it has during the different cycles have an impact on plants and hence her gardening work also takes this into consideration.

“In my recent trip to Tibet, I harvested some plants during the full moon as they are believed to be more potent,” she says.

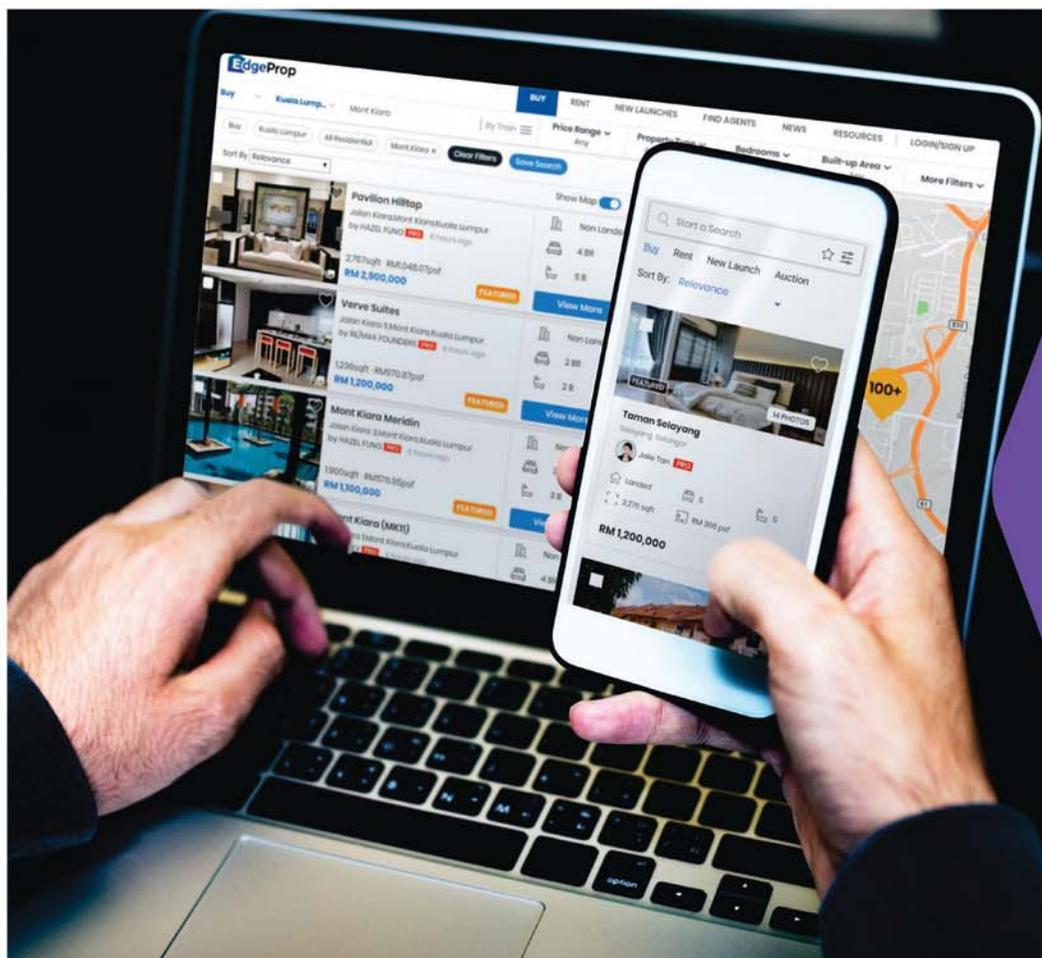
Ultimately, her goal is to bridge the gap between people and plants.

“Permaculture has gotten more attention in the past few years. People are starting to eat healthy and they want to know the source of their food. All of these are good signs. In our environment today, we are breathing all kinds of pollutants and it takes a long time for all of these to be purged from our body.

“If you look at Earth as a whole, it is also about the oceans, mountains and landscapes. When we start to be more aware, we will care for them more,” Lim concludes.

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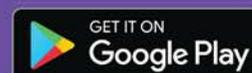
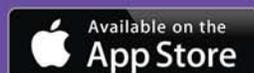


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**RM273,000****Suria Rafflesia Apartment, Setia Alam, Alam Nusantara, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 700 sq ft **Bedroom:** 3 **Bathroom:** 2**Aiman** (REN 20482)

FML ZI VALUERS & PROPERTY CONSULTANTS SDN BHD (VE (1) 0294) ☎ +6014 669 6250

**RM2,500/mth****Arnica, Tropicana Gardens, Tropicana, Selangor****Type:** Condominium **Tenure:** Leasehold
Built-up: 605 sq ft **Bedroom:** 1 **Bathroom:** 1**Ann Soh** (REN 03232)

METRO REC SDN. BHD. (VE(1)0376/1) ☎ +6018 369 8650

**RM3,500,000****Casabella bungalow Kota Damansara, Selangor****Type:** 3½-storey bungalow **Tenure:** Leasehold
Built-up: 5,525 sq ft **Land size:** 4,000 sq ft
Bedroom: 7 **Bathroom:** 7**Angie Thean** (REN 13000)

ONE WSM PROPERTY (KL) SDN BHD (E (1) 1823/6) ☎ +6012 333 0073

**RM645,000****Casa Tropicana, Tropicana, Selangor****Type:** Condominium **Tenure:** Leasehold
Built-up: 1,325 sq ft **Bedroom:** 2 **Bathroom:** 3**Ann Soh** (REN 03232)

METRO REC SDN BHD (VE (1) 0376/1) ☎ +6018 369 8650

**RM3,600,000****Saujana Impian Golf Resort, Kajang, Selangor****Type:** Bungalow **Tenure:** Freehold
Built-up: 6,500 sq ft **Land size:** 9,095 sq ft
Bedroom: 6 **Bathroom:** 6**Elvie Ho** (REN 22102)

REAPFIELD PROPERTIES (KL) SDN BHD (E (1) 0451/1) ☎ +6012 303 3788

SOLD FOR**RM1.13 million** (RM852.83 psf)**Office unit in Wisma UOA Damansara, Kuala Lumpur****Concluded by:** Tiffany FY Tang (REN 09427)
of One WSM Property Sdn Bhd (+012 224 8866)**When:** July 29, 2019

Fronting Jalan Dungun and Jalan Semantan, in Damansara Heights, Kuala Lumpur, Wisma UOA Damansara is a refurbished 13-storey prime office building adjacent to Wisma UOA Damansara II.

Developed and managed by UOA Group, it is located within an established business district close to affluent residential areas and surrounded by various amenities.

MRT Semantan station is only a three-minute walk from the office building which is easily accessible via SPRINT Highway, Federal Highway and Jalan Duta.

"This office unit is a rare gem. The unit is an ideal size (below 2,000 sq ft), perfect for small and medium enterprises. The Semantan MRT station is four stations from the city's Bukit Bintang station," said Tiffany FY Tang

**Noteworthy**

- Built-up size: 1,325 sq ft
- Freehold
- Unfurnished
- Mid-floor unit
- Four levels of basement car park
- MSC status
- Nearby amenities: 3-minute walk to MRT Semantan station

of One WSM Property, the negotiator who closed the deal.

The seller had bought the unit some time back as an investment and with the new MRT station having been completed recently,

the seller felt it was the right time to let go of the unit," she explained.

Meanwhile, the buyer was looking for an office unit for his own use to accommodate 10 to 15 staff. "He likes the convenient and well-connected location. It also met all his requirements including being freehold, built-up size of between 1,200 - 1,500 sq ft, walking distance to MRT station and a price range of around RM850 psf," Tang offered.

The deal was concluded with a price tag of RM1.13 million or around RM852.83 psf.

As at Oct 8, there was no sale listing for office units in Wisma UOA Damansara on EdgeProp.my but there were 26 rental listings with the average asking rent of RM17,514 per month, or RM4.63 psf.

**RM450,000****Office, Wangsa Maju, Kuala Lumpur****Type:** Shopoffice **Tenure:** Leasehold
Built-up: 1,389 sq ft **Bathroom:** 2**Elvie Ho** (REN 22102)

REAPFIELD PROPERTIES (KL) SDN BHD (E (1) 0451/1) ☎ +6012 303 3788

**RM1,400,000****Residential land, Titiwangsa, Kuala Lumpur****Type:** Land **Tenure:** Leasehold
Land size: 6,234 sq ft**Glenn Mak** (REN 22639)

AVID ESTATES (E (3) 1524) ☎ +6012 868 3563

**RM4,400,000****Binjai On The Park, KLCC, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 2,250 sq ft **Bedroom:** 3 **Bathroom:** 4**Ian Tang** (REN 22803)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452) ☎ +6018 278 3154

**RM250,000****Springhill shoptlot, Port Dickson, Negeri Sembilan****Type:** Shoptlot **Tenure:** Freehold
Built-up: 3,068 sq ft **Land size:** 1,650 sq ft**Ian Tang** (REN 22803)

REAPFIELD PROPERTIES (HQ) SDN BHD (E (1) 0452) ☎ +6018 278 3154

**RM1,800,000****Puncak Ukay, Ukay Heights, Ampang, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 2,868 sq ft **Bedroom:** 4 **Bathroom:** 3**Jimmy Ng** (REN 02015)

REAPFIELD PROPERTIES (KL) SDN BHD (E (1) 0452/1) ☎ +6016 257 0886

**RM469,888****Casa Tiara Serviced Apartment, SS16, Subang Jaya, Selangor****Type:** Serviced apartment **Tenure:** Freehold
Built-up: 921 sq ft **Bedroom:** 3 **Bathroom:** 2**John Oh** (REN 07002)

IQI REALTY SDN BHD (E (1) 1584) ☎ +6012 298 6266

**RM700,000****Taman Kinrara Section 1, Bandar Kinrara Puchong, Selangor****Type:** 1-storey terraced house
Tenure: Leasehold **Built-up:** 1,400 sq ft
Bedroom: 3 **Bathroom:** 2**Kelvin Tan Khai Yik** (REN 31324)

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Kenny Lew

RM620,000**Vina Versatile Homes, Taman Seri Taming, Cheras South, Selangor****Type:** Condominium **Tenure:** Freehold
Built-up: 1,550 sq ft **Bedroom:** 4 **Bathroom:** 4

Kenny Lew (REN 25411)

FULL HOMES REALTY SDN BHD (E (1) 1501/8)

☎ +6012 247 4805

**RM2,630,000****Seni Mont Kiara, Mont'Kiara, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 3,401 sq ft **Bedroom:** 5 **Bathroom:** 5

Kevin Teh (REN 02206)

PROPSTAR REALTY (E (3) 1591)

☎ +6013 555 7333

**RM4,000,000****Damai Complex shopoffice, KL City, Kuala Lumpur****Type:** Corner shopoffice **Tenure:** Freehold
Built-up: 11,292 sq ft **Bathroom:** 4

Lim Chee Leng (PEA1158)

REJEY PROPERTIES (E (3) 0255)

☎ +6016 336 0661

**RM1,400/mth****Dorchester, Sri Hartamas, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 410 sq ft **Bathroom:** 1

Michelle Tang (REN 35926)

MIP PROPERTIES SDN BHD (E (1) 1866)

☎ +6012 603 0866

**RM240,000****Apartment Bangi Idaman Seksyen 5 Bandar Baru Bangi, Bangi, Selangor****Type:** Apartment **Tenure:** Leasehold
Built-up: 750 sq ft **Bedroom:** 3 **Bathroom:** 2

Mohd Faiz (REN 04003)

TRUE VEST PROPERTY CONSULTANTS SDN BHD

(VE (1) 0249) ☎ +6013 308 3063

SOLD FOR**RM6.5 million****3-storey semidee industrial unit, Taman Perindustrian Selesa Jaya, Seri Kembangan, Selangor**

Concluded by: Joanne Soh (REN 13124)

of CBD Properties (+012 297 6506)

When: June 2019

**Noteworthy**

- Freehold factory
- Land area: 17,620 sq ft
- Built-up: 11,500 sq ft
- Around 25km to Kuala Lumpur city centre, 23km to Subang Jaya, 45km to Klang, 25km to Cyberjaya and Putrajaya
- Easy access to North-South Highway, Kajang Dispersal Link Expressway (SILK), Lebuh raya Cheras-Kajang, Kajang-Seremban Highway (Lekas) and KL-Seremban Highway

Located in Seri Kembangan, Taman Perindustrian Selesa Jaya is surrounded by other industrial areas such as Taming Jaya Industrial Park and Taming Mas Industrial Park.

Joanne Soh from CBD Properties, the agent who concluded the deal, said Taman Perindustrian Selesa Jaya's main draw is its accessibility linking it to key business hubs in the Klang Valley.

This 3-storey semidee industrial unit is well-maintained with a 30ft-high ceiling at the ground floor. The previous owner used the upper floors as an office and warehouses, Soh added.

"The previous owner relocated so he sold this factory and cashed out," she said.

As for the buyer, he was looking to upgrade to a bigger factory than his current one and decided on this well-kept unit as the average price was slightly lower than market price.

"Besides, this unit is close to his home, so it offered him the convenience of being close to his family," said Soh.

EdgeProp.my data showed that there were 21 factories in Taman Perindustrian Selesa Jaya that were sold in 2018 at an average price of RM2.69 million.

As of mid-October, there was only one sale listing of a unit with a land area of 39,500 sq ft and built-up of 19,800 sq ft asking for RM10.5 million.

**RM1,250,000****Armanee Terrace II, Damansara Perdana, Selangor****Type:** Condominium **Tenure:** Leasehold
Built-up: 3,220 sq ft **Bedroom:** 5 **Bathroom:** 4

Segar Xavier Kuppusamy (REN 04972)

SQUARE FEET REAL ESTATE (E (3) 1547)

☎ +6014 338 3381

**RM750,000****Taman Sungai Abong, Muar, Johor****Type:** Bungalow **Tenure:** Freehold
Land size: 4,090 sq ft
Bedroom: 5 **Bathroom:** 4

Serene Ng (REN 02255)

CENTRICITY REALTY (E (3) 178)

☎ +6019 311 7892

**RM3,100/mth****Soho Suites, KLCC, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 601 sq ft **Bedroom:** 1 **Bathroom:** 1

Suzanne Shoo Kim Looi (E2069)

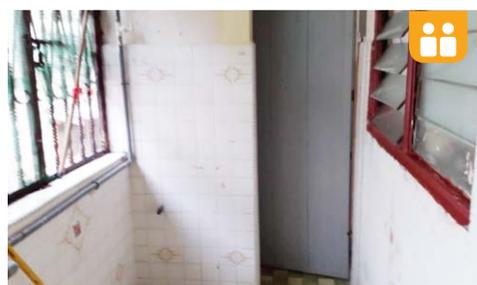
GRIFFIN PROPERTIES (E (3) 1792)

☎ +6016 248 1679

**RM800,000****Taman Desa Mewah, Semenyih, Selangor****Type:** Fully-renovated 2-storey corner terraced house **Tenure:** Freehold
Built-up: 2,200 sq ft **Land size:** 3,225 sq ft
Bedroom: 5 **Bathroom:** 5

Terence Tih (REN 01644) TECH REAL ESTATE SDN

BHD (E (1) 1537) ☎ +6017 668 2669

**RM95,000****Low-cost flat, Taman Ungku Tun Aminah, Johor Bahru, Johor****Type:** Flat **Tenure:** Freehold
Built-up: 500 sq ft **Bedroom:** 2 **Bathroom:** 1

Usha Sha (REN 17124)

GATHER PROPERTIES SDN BHD (E (1) 1536/3)

☎ +6016 720 0135

**RM1,200/mth****i-Suite @ i-City, Shah Alam, Selangor****Type:** Serviced residence **Tenure:** Freehold
Built-up: 566 sq ft **Bedroom:** 2 **Bathroom:** 1

Wilson Lim (REN 29646)

ONE WSM PROPERTY SDN BHD (E (1) 1823)

☎ +6016 353 0201

**RM710,000****The Z Residence, Bukit Jalil, Kuala Lumpur****Type:** Condominium **Tenure:** Freehold
Built-up: 1,407 sq ft **Bedroom:** 3 **Bathroom:** 2

Yat Min (REN 31294)

WTW REAL ESTATE SDN BHD (E (1) 0507/6)

☎ +6018 661 3088

TO BUILD A NEST, IT STARTS WITH FINDING THE FIRST TWIG...



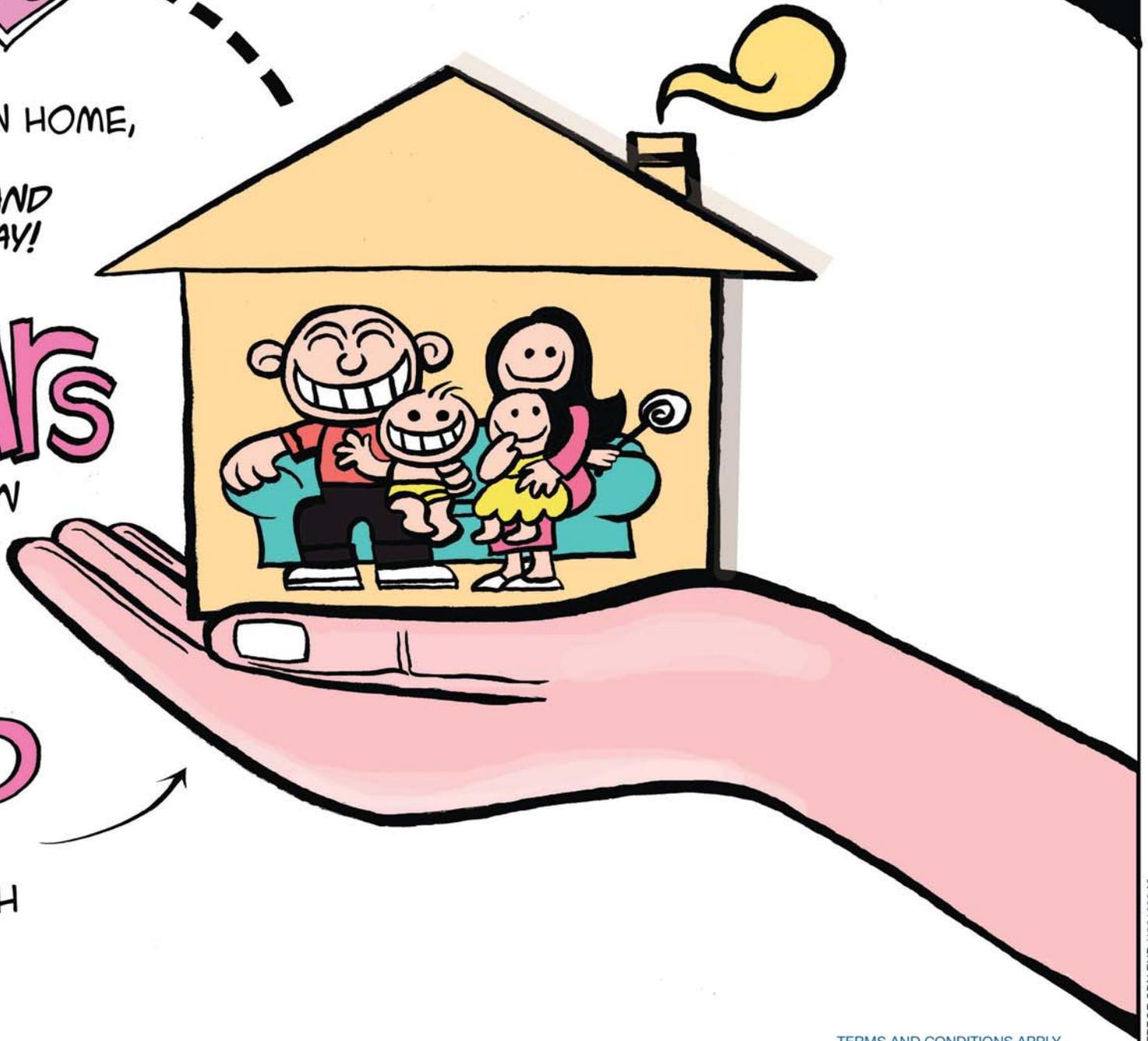
TO HAVE YOUR OWN HOME,
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5 Years

NO HOUSING LOAN
-NO MONTHLY
REPAYMENTS!

REALLY?
HOW?

IT'S POSSIBLE WITH
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