



BY ALYSSA J. OON

# A stroke of Christmas

> Little ways to draw out the festive cheer in modest-sized home interiors

**C**HRISTMAS decorations tend to be lavish and extravagant, usually made for bigger homes. However, as we are now in an era where living spaces have shrunk tremendously and homeowners – especially the millennials – have a minimalist outlook on life, we share some tips on how simple adjustments and alterations, that do not require huge spending, can add a little festive sunshine to smaller living spaces.

The trick is to work with what is already available in the home, focusing on areas that have been unattended to for some time.

## DRESSING WALLS

The walls of our homes are like reusable canvases; where decorations can be put up and taken down, as and when. With Christmas just around the corner, dig up those old Christmas cards that have been kept aside over the years as here's a way to finally put them to good use.

Christmas cards can be hung up in so many creative ways and these can add to the festive feel in the home. Some well-loved ways to put up old cards as decor include via rustic photo frames twined loosely across the inner frame; using wood pegs to hold the cards; displaying them on boards in the shape of Christmas trees; hanging them along a strip of festive red ribbon attached to doors or the ceiling; or simply clipped on wreaths.

For a modern take, put the cards up on a bare wall and hold them up using bright-coloured washi (Japanese paper) tape. Neon colours are great to give a pop of bright colour in an otherwise warm red and gold Christmas feel. Besides, washi tape can also be used to create geometrical wintry shapes on a wall. With some planning and a lot of confidence, create a sharp outline of a deer head, gift boxes or even galloping reindeer.

Here's another fun idea: if you have a floating shelf, use washi tape to create a "fireplace" and hang stockings from the shelf as in the glowing fireplaces seen in movies that emanate a warm and fuzzy feeling of a cosy home.

## CHRISTMAS TREE

If having a Christmas tree in the home is a must, then opt for a small- or medium-sized one that can fit on a tabletop. By elevating the tree to a higher area, an illusion of height similar to that of a large-sized tree, is achieved. Moreover, the elevated tree won't take up floor space, providing more room. Additionally, presents won't be accidentally stepped on or kicked around by children running wild!

Another tip – instead of the usual tree skirt, place the compact tree in a wicker basket for a rustic look. If you're handy with the needle, use



embroidery thread to create colourful patterns on the basket for a pop of colour. The tree can also be placed in metal baskets, tin buckets or wooden boxes – whichever that complements your home design style. Ribbons and bows in festive hues can also be stuck on if sewing is not your thing.

For a more unconventional tree, try *Enjoy Your Home* blogger Ludmila's idea. She recommends using loose fir tree branches, placing them in a clear glass vase, then decorating the branches with Christmas ornaments, as one would do with a conventional tree. These quirky-looking trees will make a perfect tabletop or shelf decoration. And they can be quite stylish too.



## EVERY WHICH WAY DECOR

So you can go without trees, but you LOVE the glitter and shine of baubles and lights and simply must have these around the house at Christmas. So, what's the big deal? Just pop them randomly around the house! You can also spruce up the dining area with a DIY-ed ornament "chandelier". Simply suspend Christmas ornaments on long lengths of ribbon attached from a ceiling hook. Use glittery chiffon ribbons for extra sparkle and vary the lengths of the ribbons, preferably the longer ones in the

centre, the shorter on the outer layers. If a whole cluster feels too messy, then consider using a wire wreath frame and space out the ribbons along the frame. If you use pendant lighting, you can suspend the ornaments from it instead.

Even scraps of old Christmas wrapping paper can be used in decorating. Fold and cut the scraps of paper into triangular shapes or as a flag, and glue them along a thin cord, then string them across the windows, below shelves or under the doorway. Cuttings in the shape of trees, reindeer and lightbulbs are

other popular Christmas options.

For the hallway that needs a little festive glow, follow *IHeart Organizing* blogger Jennifer Jones' suggestion of hanging snowflakes from the ceiling. Jones uses a silhouette machine to cut out the snowflakes. If you do not have one, there are many DIY paper snowflake tutorials readily available online. The decoration is not only a fun project to take on with children but can magically transform dreary hallways and narrow corridors into a whimsical "winter" wonderland.

## UNCONVENTIONAL PLACES

Take a good, hard look at your home and find spots that are easily overlooked and under-used, those long, lost and forgotten deserted corners. These are great places to put decorations up and given a refreshing, new look. Some suggestions to dress these little nooks and crannies include using books from your home library, and stacking them up to look like little reindeer, Santa Claus or tree

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ornaments. You can also create a cohesive colour palette by wrapping the books with festive gift wrap.

By the side of a kitchen island counter (or a foldable breakfast table), hang a small-scale wreath. If your home has an entryway table, prop up a bigger wreath on it and place a few vases of poinsettia around it. Covering the table in a festive sheet also works.

Another place Malaysians often overlook when decorating is the entrance to the home. Go traditional with wreaths, or take it further and give the door some personality and character by dressing it up – as a present. To achieve this, just use two wide strips of cloth placed perpendicular to each other with a bow atop its intersection. Cut out black circles and an orange-coloured isosceles triangle to form the face of a snowman. You can also hang wooden letters along a banner to spell out Christmas cheer.

Lastly, don't forget to decorate to your taste and style. There is no use putting up extravagant decor that does not reflect the personality of its household. You also won't want to simply copy something that does not gel with the interior decor "expression". Decorations that add a touch of cosy and comfortable always make the occupants and guests feel welcomed and at home.

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## Precious bauble on the beach

**LANGKAWI**, part of an archipelago of 99 islands, is situated on the north-western coast of Peninsular Malaysia. It attained "World Geopark" status by Unesco in 2007 and is known as a haven for duty-free shopping. Apart from that and its sandy white beaches and crystal-clear waters, Langkawi has all that makes a first-rate island holiday destination. Many times over voted as one of Asia's Top 10 Island Destinations by Tripadvisor – the "Jewel of Kedah" is also popular for its secluded coves, waterfalls, lush rainforests, water sports, adventure activities, relaxation facilities and luxurious comforts.

Often referred to as a tropical paradise, Langkawi also bears distinction as "Monaco of the East". The island often receives a boost in terms of economy, aided by government-driven initiatives and the nation's tourism blueprint. Attracting tourists all year round, visitor arrivals increase as investments soar and hotel occupancy rates are sated. All figures reported are glowing; the island continuing to attract increasing numbers of tourists, expatriates and retirees to its shores.

More recently, it was reported that China's largest commercial property conglomerate Dalian Wanda Group (DWG), has partnered with local property developer Cenang Resort Sdn Bhd. The alliance will see Wanda Hotels & Resorts (DWG's hospitality arm) managed by the Wanda Realm Resort Langkawi – a luxury hotel situated within the premium seafront, integrated development called Tropicana Cenang.

Briefly, Tropicana Cenang will encompass five-star resort residences, along with the luxury hotel and a modern retail component, all atop Pantai Cenang. Top drawer residences comprise 1,650 fully-furnished, freehold, serviced-suites with built-up



ranging between 380sf and 1,307sf across two magnificent 40-storey towers. Residential units allow for prime view of the beautiful ocean, besides a plethora of resort-style amenities. From concierge services to lifestyle facilities like Jacuzzis and gyms, cabanas alongside salt pools, a sky lounge and much more, providing the ultimate living experience. Just walking distance lay the social district and bustling beach town of Pantai Cenang, known for its duty-free retail shops, live music, good food and beach fun.

Flights to Langkawi International Airport are aplenty, more so via AirAsia whose international hub is currently on course of a RM366 million refurbishment/expansion process. Indeed, the island of Langkawi is a treasure trove, and its gems like Tropicana Cenang, sparkle and shine, attracting growth, development and opportunities to flourish.

For more information on property investment in Tropicana Cenang, Langkawi, a world-class development project, visit [tropicacenang.com.my](http://tropicacenang.com.my)

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## STRATA SERIES

# Singling out strata

> Examining strata-titled property

**H**OW many of us living on strata-titled property can say that we are well aware, informed and updated on strata-type property issues? In fact, there are many people who buy and have bought such property without knowing much about it. Many are of the notion that all high-rise residential property – flats, condominiums and apartments – are considered strata-titled property, which to an extent is quite correct, then again ...

Hence, the property team at *theSun* decided to get strata info straight via a series of articles highlighting views of industry professionals on this property type.

## A FINGER ON STRATA

Brief definitions and explanations to help the layman (and woman) receive strata clarity:

The word “strata”, according to the dictionary, originates from the word “stratum”. It is defined as “one of the parts or layers into which something is separated”.

In property, a strata title is defined as:

- ▶ a form of ownership devised for multi-level apartment blocks and horizontal subdivisions with shared areas. The “strata” part of the term refers to apartments being on different levels, or “strata” – Wikipedia.
- ▶ one of the title structure of ownership, and it basically gives you the privilege to control over a property or a piece of land, as well as enable you to transfer the property to others; generally applies to high-rise buildings such as residents of flats, apartments, condominiums and commercial buildings jointly developed within a development that shares common facilities – WMA Property.
- ▶ one of the title structures of ownership and control over property. It is usually applied to subdivided buildings or complexes such as high-rise buildings, town houses, duplexes, flats, apartments, condominiums and commercial buildings – National House Buyers Association.

According to Strata Management Act 2013 (Act 757), the “development area” of a strata-titled property relates to:



1. A building or land intended for subdivision into parcels, means any land on which the building or land intended for subdivision into parcels is developed or is in the course of development or intended to be developed.
2. A subdivided building or land, means any alienated land held as one lot under final title (whether Registry or Land Office title) on which the subdivided building or land is developed.

## STRATA IN ESSENCE

When buying property in Malaysia, one should be aware of the various titles or deeds the intended property is attached to. These include Leasehold, Freehold, Bumiputra Reserve, Master Title and of course Strata Title (mixed-use, commercial-use and residential-use), the last which we will highlight, being the popular property type in urbanised areas across the globe, and in Malaysia, strata living is fast becoming a

way of life.

According to property expert Chris Tan, who knows strata through and through, property owners especially intended purchasers of strata-titled property should rethink the concept of “my home is my kingdom”, in its place consider the more practical “love your neighbour”. He says that “strata living is intended for collective living, thus will be best enjoyed collectively”. He is also of the view that property purchasers looking to buy strata-titled property should be open to community living, sharing of common property, paying for service charges and sinking funds, as well as maintenance and upgrading of common property.

He correlates strata owners with “shareholders of a public-listed company where the management body takes mandate, similar to the board of directors, and the market value of one’s property is impacted directly by how well it is managed by the management body”. Now how many of us are aware of this?

## CURRENT AND CRUCIAL

No doubt, there is a lot to discover where strata-titled property is concerned, not to mention a Pandora’s Box of strata disputes awaiting resolution. However, we will only touch the tip of the iceberg this week and highlight several issues ExaStrata Solutions

Sdn Bhd CEO and chief real estate consultant Adzman Shah Mohd Ariffin feels the public should be aware of in purchasing properties under strata development of the following nature:

### 1. Developments held under liquidation.

The developers have wound up and liquidators are managing the development. In several cases, the statutory payments such as quit rent and assessment rates have not been paid. As a result, it is difficult for purchasers to secure loan as the receipts are not available to be submitted for loan application and thereafter submission of Memorandum of transfer (MOT). Some liquidators also charge up to 2-3% administrative fee for issuing consent for owners to sell.

### 2. Developments which are of mixed components e.g. retail/office/service apartments all on one title.

The maintenance charge rate payable must be the same for all components under Act 757. However, the different components may have different needs and also facilities and may even require more expenditure which results in more to be borne by the maintenance fund. This will cause a lot of disagreement between the owners in the different components.

### 3. Developments which have very little chance of issuance of strata title in the near future.

There are cases of developments which have already been occupied for more than five years but the developers have yet to submit the application for strata titles. In these cases, the developers may have already become dormant. Some may have also run out funds and are not willing to pursue the application for strata titles due to the high expenses involved. Hence, very little chance of obtaining the titles any time soon.

### 4. Developments which have less than 70% take up.

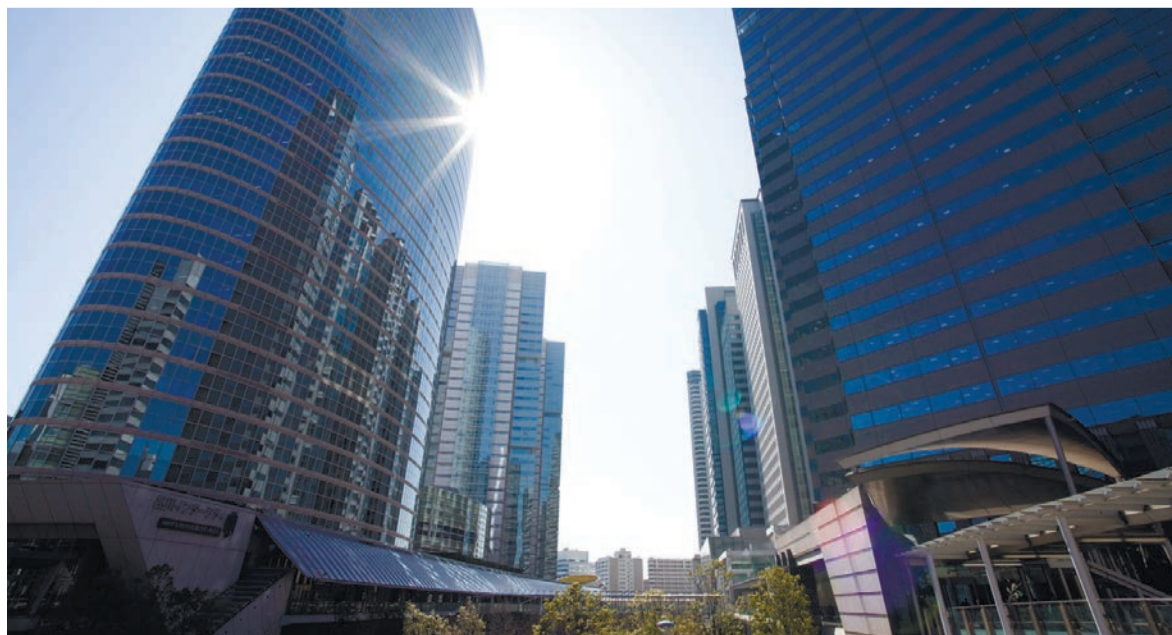
When less than 70% of the units are not purchased, it is likely that there will be poor collection of maintenance charges. Unless the developer is paying maintenance charges for the unsold units, it is unlikely that the development will be well maintained and managed.

### 5. Developments which were developed by developers not registered with the Ministry of Urban Wellbeing, Housing and Local Government.

It is best to check whether the developer is registered with the ministry in order to ensure that they are governed by the Housing Development Control and Licensing Act 1966.

“In the above cases, the marketability as well as value of the properties may be affected to a certain extent in the long term. It is therefore wise to avoid these types of developments,” Adzman states.

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# Thriving township in the making

> LBS Alam Perdana launches 'purpose-built' neighbourhood in Ijok, Kuala Selangor

**T**HE town of Ijok in Kuala Selangor, once known for its unhurried and undemanding pace of life, will now be more vibrant with the launch of LBS Bina Group Berhad's (LBS) LBS Alam Perdana. The main aim of the developer: to build affordable homes in a secure and community-centric environment to meet the demands of today's homebuyers and residential property investors.

## HARMONIOUS LIVING

According to the plan, the new township will comprise landed residential and commercial developments, including "affordable" residential units under the Rumah Selangorku (RSK) and Perumahan Penjawat Awam iMalaysia (PPAiM) banners.

Two development projects have already been well received by homebuyers – Simfoni Perdana,

comprising 980 units of double-storey townhouses priced from RM368,000; and Irama Perdana, encompassing 673 units of double-storey terraced houses costing RM479,900 and above. Both offer over 1,000 sq ft of built-up area. In the pipeline are additional terraced houses, as well as semi-detached residences, apartments and commercial buildings.

According to LBS group managing director Tan Sri Lim Hock San, the DNA of the new township is founded on "three solid pillars, which are affordability, connectivity and community, similar to our vibrantly thriving Bandar Saujana Putra project that was master-planned for families."

## GOOD DNA

The newly launched LBS Alam Perdana township spans across 469.86 acres. It presents a gated and guarded area, positioned to offer a

network of carefully-planned neighbourhood clusters, complete with nearby facilities and amenities that promote community living. Other highlights include "green" pathways linking each housing unit and back lanes that incorporate nature into everyday living. These serve as motivation for residents to maintain active and a healthier lifestyle, as well as better social interaction within the community. Children's play parks, a futsal court, and a community centre which houses an indoor badminton court, a kindergarten and a public library are some of the township's many other favourable life-enriching attributes.

Those already familiar with Ijok will know how easy it is to access the area. A strategic location, the town has many entry and exit points via the KL-Kuala Selangor Expressway (Latar), Guthrie Corridor Expressway (GCE), New

Klang Valley Expressway (NKVE), North-South Highway (PLUS), as well as the future Damansara-Shah Alam Expressway (DASH).



## Outdoor excitement in full swing

**I**T wasn't too long ago that Ipoh's Lost World of Tambun (LWOT) hosted 64 young campers aged between seven and 12. The youngsters had the opportunity to experience "Camping Under The Stars", a three-day and two-night outdoor camping event within the park's exciting "genetic make-up".

The children had a chance to engage in a series of activities, enjoying a holistic educational experience. One of the many activities they got to partake in was making masks of their favourite animal from scratch.

This provided a chance for the children to tap into their inner creativity.

Other activities included the 6th Mile Tunnel Exploration, which put the young participants' ability to work as a team to test and sharpened their senses.

The younger campers were put through less difficult experiences like the Jungle Adventure Challenge obstacle course which



tested their physical health and Kranium Krushers: Animal Jigsaw, designed to develop their logical thinking skills, concentration, attention visual and spatial thinking, and test their knowledge.

"This is a great way to spend the school holidays ... to break free from technology and connect with nature, explore the great outdoors while learning about sustainability in a hands-on, fun way," said LWOT general manager Nurul Nuzairi.

"Through this programme, our young campers had the opportunity to forge friendships and create long lasting memories with their new friends.

"We hope to educate children from an early age to take on new responsibilities, learn about the environment, develop better interpersonal skills and become more independent," Nurul added.

Log on to LWOT's official website for more information on its programmes, offers and activities.



\* Note: The Strata Series property articles will resume the following week.

## MBSB and TM ink Islamic financing deal to aid vendors

**A**N agreement was signed between Malaysia Building Society Berhad (MBSB) and Telekom Malaysia Berhad (TM) offering Islamic financing facilities under the banner "TM Vendor Financing Scheme". A sum of RM500 million has been accorded towards this programme.

Specially established to assist TM vendors increase the efficiency and economy of their businesses, the scheme is also created to provide opportunities for business expansion, so as to become resilient, competitive and sustainable small and medium-sized business contractors.

"This financing scheme is not only offered to vendors participating in the transformation programme, but also to manufacturers and other types of contractors registered with TM," said TM Group CEO Datuk Sri Mohammed Shazalli Ramly. The scheme is said to be helpful in acquiring immediate working capital for better focus on business operations besides helping to accelerate the business owner's transformation programme.

Other perks and benefits include:

- ▶ competitive rates based on the Base Lending Rate (BLR);

- ▶ application for financial facilities at the Letter of Intent (LOI) stage of the procurement process instead of at the Letter of Award (LOA) stage; and
- ▶ loans of up to 80% of the total contract value among other advantages.

The MoU was signed between representatives from MBSB and TM, comprising TM's Mohammed Shazalli and the company's executive director and deputy group CEO Datuk Bazlan Osman; along with MBSB's president and CEO Datuk Seri Ahmad Zaini Othman and its senior vice-president of corporate business Datuk Nor Azam M Taib.

Both Mohammed Shazalli and Ahmad Zaini shared how the scheme falls in line with the country's national and bumiputra economic agendas, which will help boost the SME market and raise bumiputra community equity. "With all the initiatives in place, we hope that bumiputra vendors will succeed in becoming Bumiputra Corporate Champions under TM's Bumiputra Vendor Development Programme," added Mohammed Shazalli.

For more information, visit [www.mbsb.com.my](http://www.mbsb.com.my)



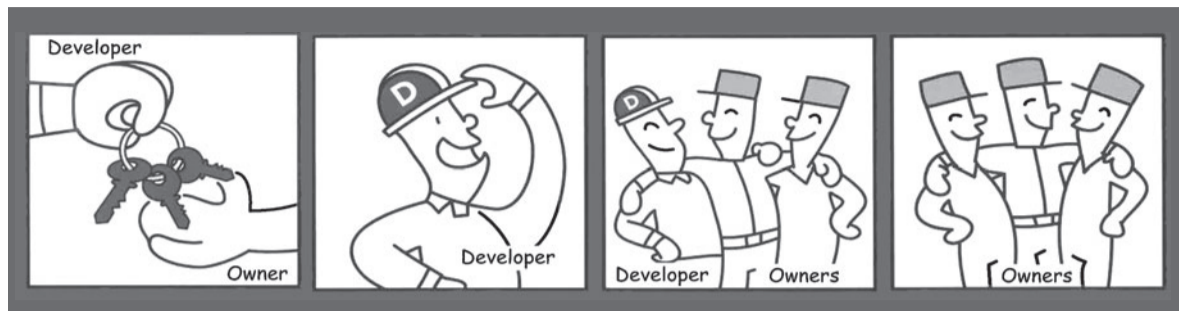
MBSB's Nor Azam (left) exchanges documents and shakes on the deal with TM's chief procurement officer Mohamad Mohamad Zain, with representatives from both firms in full support.



■ STRATA SERIES

## 'Layers' of learning

> Points to consider in buying strata property



**S**TRATA-TITLED residential property comprises residential properties that are adjoined in some way, as in apartments, condominiums and townhouses. In many countries across the globe, especially cosmopolitan cities and urban districts, residential types such as these are popular.

Majority of living spaces under this residential type offer smaller spaces that come with a more affordable price tag. However, there are a few points one should consider before deciding on buying strata-titled property.

### 1) Common areas

For those particular about "your space" and "my space", they should really think through hard the idea of living in a strata-titled property, as common areas require sharing and caring. And there are many "common areas" as in patios, gardens, lifts, walkways, parking lots, etc. While the more sociable and considerate may quite enjoy living in property types as these, life can become a nightmare if luck sends you a neighbour with a devil-may-care attitude.

### 2) Maintenance fees and charges

Purchasers of strata-titled property should be aware that other than their monthly bank home loan (and their other financial obligations) to service, maintenance fees and sinking funds are just some additional bottom-dollar commitments they need to take into account. The reason owners need to bear these costs is because ownership of strata-titled property is shared through an owner's corporation and common areas must be maintained by all owners collectively, expenses incurred, shared. Best to find out about the extras - rates and charges that will be incurred. Do note that these are subject to change, likely increase as the building ages and requires repair and maintenance.

### 3) Parking lots

As space is a huge problem and getting bigger by the day, so are issues on parking lots and storage space. This issue is especially relevant to those whose young adult children or extended family members live with them. Determine the number of parking lots allocated to each residential unit and check this against the number of vehicles that require parking lots. Do also consider "storage space" especially

if one has bicycles or recreational "toys" and such that require a "lay away" space. Another point to take note on is parking for guests, especially when one has visitors, a home party or a gathering. From inconvenience of registering guests' vehicles into visitors' parking lots to receiving summons/fines and getting car wheels clamped, incidences of pets and leaky pipes "working" into vehicle paintwork.

### 4) Renovation work

Depending on the "rules and regulations" drawn up upon consensus by the management corporation/bodies and residents, there are many decrees and criteria to abide by. From moving in or out to refurbishing and renovation works, installation, repairs, etc. owners and tenants need to comply to all the do's and don't's and do not have the freedom to "do as they wish" even if they are owners of purchased units. Another common issue where "renovation work" is concerned in this type of property is

leaks and repairs that could have been brought about by a "neighbour" - in this case, those living in units on your right or left, above or below. In the "Owner's Manual and Guidebook" (OMG) by Chris Tan, one of the most frequently asked questions by strata owners is on leaks and defects and who should bear the cost/s or repair/s.

### 5) Noise disturbance

When living in close proximity and having to share many "common areas", one has to be considerate at all times. Restrictions may put a restraint to late night parties and gatherings, especially if these are planned in common areas. Other instances that may be of concern are knocking of nails into walls; loud volume from HiFi and home theatre systems; noisy pets (if they are allowed); etc. "Night owls" should put in more thought before deciding on a strata-titled place to call home. While the above are only the tip of the iceberg (strata owners will be

able to attest to this), one needs to weigh the pros and cons as one should in any situation that requires a decision. No doubt strata lifestyles come with many advantages too - security and safety most likely the main reason many choose this property type to others. Another possible reason for one to favour strata property would be the more "affordable" price tag (subjective).

Do note however, that strata living does come with restraints. As mentioned in our article in part one, community living, sharing of common property, strata titles and management acts, etc - all these need due consideration. Decisions, proposals and objections to any strata property regulation/s and guidelines are all carried out through votes. Hence, owners/tenants need to play an active role and attend residents' meetings, AGMs and EGMs. Here is where the fine lines are constituted and meted out. All issues are deliberated and debated here ie. pertaining facilities, security and safety issues, waste disposal matters, fees and charges, repair and renovation concerns, restrictions and regulations, etc. Owners of pets should check if pets are actually allowed within the premises. Differently-abled individuals are also advised to examine facilities available, if any.

information to be aware of is on management bodies as "they" are the ones responsible for maintaining and managing the "building or land intended for subdivision into parcels and common property, and other related matters. The management body role also rests on different "parties", depending on two criteria:

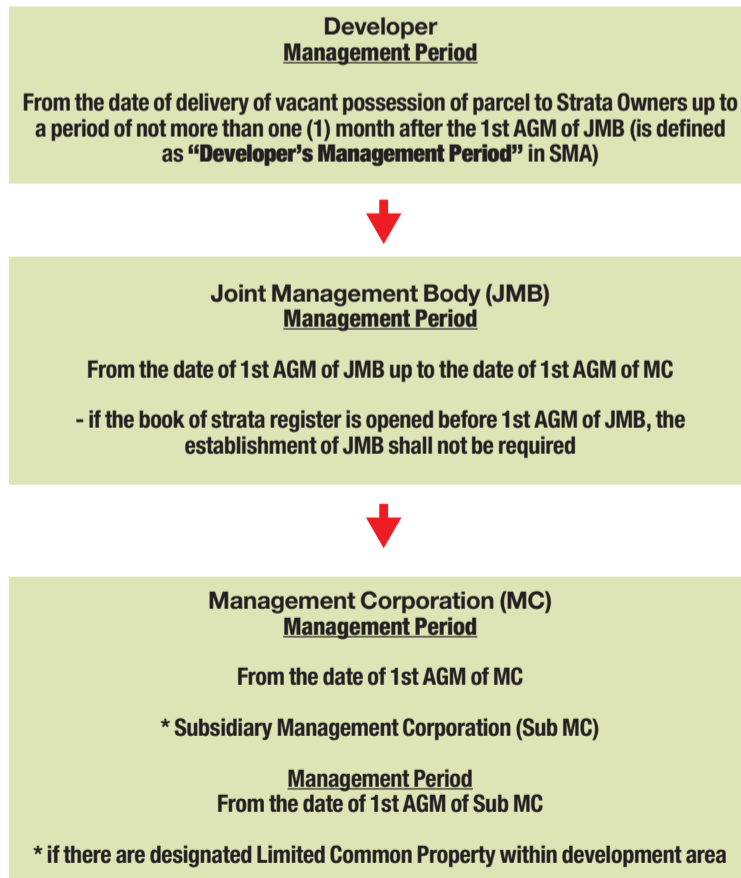
- ▶ whether vacant possession of parcels are delivered to strata owners BEFORE the issuance of strata titles; or
- ▶ if vacant possession of parcels are delivered to strata owners AFTER the issuance of strata titles.

Advice from Chris Tan: "Strata living will be the preferred way of community living. Best to take keen interest and learn and understand this living model in order to get the most out of it."

With that, keep with our series of articles on strata property offering valuable insights from experts. The strata series resumes at the second week of January 2018.

[\* NOTE: Visuals and charts retrieved from Owner's Manual & Guidebook by Chris Tan.]

### Vacant possession of parcels are delivered to the strata owners **BEFORE** issuance of strata titles



### MANAGEMENT BODIES AND THE 'PARTIES' IN CHARGE

Another crucial piece of

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### Vacant possession of parcels are delivered to the strata owners **AFTER** issuance of strata titles



### WELL ON ITS WAY ...

Sime Darby Property's 3rd City of Elmina Mountain Bike (MTB) Jamboree received overwhelming response once again, with over 1,000 participants from various countries including Philippines, South Africa, Denmark, the Netherlands and British Indian Ocean Territory. The annual event took place along a 33km off-road trail near the 2,700 acre forest reserve within the developer's City of Elmina township, designed on the concept of "wellness" and "liveable city". Participants of both the "Race" and "Jamboree" categories won cash and other attractive prizes, as well as first-hand experience of the newly-completed Elmina West Central Park trails. "Nowadays, customers look beyond just the property - they look at the quality of lifestyle the township has to offer and the City of Elmina has much to give, designed on the principle of wellness. We want to encourage healthy lifestyles and establish vibrant community living. We bring people together creatively in places and spaces where they can socialise, have fun, enrich each other's lives and just be happy," said Sime Darby Property Chief Operating Officer Dato' Wan Hashimi Albakri at the event launch. Visit the Sime Darby website for information on its upcoming launch of townships that encapsulate eight elements of wellness.