



OVERSEAS

Haven Report



**Johor Bahru, Malaysia:
A Hidden-Gem For Low-Cost Living...**



Johor Bahru, Malaysia

Johor Bahru: More Than Just Singapore on the Sly

By Wendy and David Justice

From its location at the southernmost tip of the Malay Peninsula, Johor Bahru is little more than a stone's throw north of Singapore.

Connected by rail and road, the two cities share a dependent economy. Singapore shoppers flock to Johor Bahru to take advantage of lower prices due to the comparatively weaker Malaysian currency. And more than half of Johor Bahru's men and women head to their workplaces in Singapore every day, taking advantage of the higher wages there.

Foreigners living here can take advantage of both worlds, enjoying the low Malaysian cost of living in Johor Bahru and the rich cultural diversions of Singapore.

As intertwined as the two areas are, however, Johor Bahru (JB to the locals) is more than just a bedroom community or a second-rate border town.

A flurry of new investment and development has made JB a city well worth considering when exploring overseas living.

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Live and Invest
OVERSEAS

The eco-friendly city planning at the core of Johor's huge Iskandar Malaysia project (see [page 11](#) "Iskandar Malaysia - Incentives to Live and Work in JB") is changing the landscape of this region. Beautiful new housing developments are sprouting up everywhere, making JB's suburbs very desirable places to live. Parks, a new hospital, and nearly a dozen new universities and international schools offer more reasons for foreigners to plant their flags here. The recent opening of Legoland and other amusement parks in the region have resulted in JB earning the label 'Theme Park Capital of Malaysia'.

too, with its world-class museums, fine dining, fascinating neighborhoods, spacious parks, theaters, and wide range of activities. Although Singapore is a great country to visit, it's expensive, and few can afford to retire there. Living in JB is a practical way to enjoy all that Singapore has to offer without breaking the bank.



JB – a city well worth exploring

JB is in an ideal location for exploring many of the region's most noteworthy sights. The historical UNESCO world heritage city of Melaka is just a couple of hours northwest of the city. The ferry dock for beautiful Tioman Island is only a two-hour drive to the east. Malaysia's modern capital city, Kuala Lumpur, is four hours to the north. And Singapore is a mere 1,056 meters across the Causeway to the south.

There are 17 golf courses in Johor State, making this area [a golfer's paradise](#). Golfers and non-golfers alike can enjoy visiting one of the many spas, malls, or fine dining establishments found throughout the area. There's Singapore



Johor State's coat of arms

Foreigners are not only permitted to own property in Malaysia, but may even qualify for financing of up to 80 percent of the purchase price. Property values will rise rapidly in Johor as the infrastructure improvements from the Iskandar Malaysia project are realized, making real estate investment extremely attractive. There are also incentives for foreigners who retire to Malaysia under the [Malaysia My Second Home Programme](#).

This English-speaking part of the world offers a great deal of opportunity to foreigners. The cost of living is very reasonable and the quality of life is high. People living here seem to be among the friendliest in the world, too – another reason to consider JB for your new home.

A Little History

Johor Bahru is a fairly new city. The site was founded in 1855 as a small Malay fishing village known as Tanjung Puteri. It was renamed Iskandar Puteri in 1858 and in 1885, became known as Johor Bahru.

Development was quite rapid at the turn of the 20th century under the leadership of Johor's Sultan Abu Bakar (1862-1895) and Sultan Ibrahim (1895-1959), combined with the influence of British colonialists in Singapore. The first modern Malay constitution was written under Abu Bakar's direction and the first Civil Service was established. Many government and

municipal buildings were constructed and the town began to see an influx of Chinese immigrants.

A significant boost to development occurred in 1909, when a railway extension was completed that linked the Malay Peninsula to Singapore. In 1923, a causeway was constructed under the direction of Sultan Ibrahim that allowed motor vehicles to pass from the city to Singapore, further stimulating JB's growth.



The Sultan Ibrahim Building – the former State Secretariat building

The Japanese invasion of Malaysia in 1942 brought development to an abrupt halt. The Sultan's residence in JB became the Japanese military's base for their conquest of Singapore. It wasn't until Japan withdrew its forces in 1945 that JB's development resumed.

In May of 1946, Johor Bahru was the birthplace of the United Malays National Organisation (UMNO), a pro-independence, anti-communist, anti-colonialist coalition that "brought awareness to the Malays on the importance of unity under one flag." To this day, UMNO remains Malaysia's predominant political party.



The Straits of Johore, just 1,056 meters to Singapore

From the 1960s through the 1990s, JB experienced further growth, as new townships and industrial estates were built in villages to the north and east of the city. In 1994, JB was granted recognition as a city. A central business district developed around Jalan Wong Ah Fook, and development near the Johor-Singapore Causeway also increased.

Today, JB is Malaysia's second largest city and serves as an important industrial and commercial hub for southern Malaysia. Modern and growing, it is an important conduit between the Malay Peninsula and Singapore, its prosperous neighbor to the south.

Helpful, Friendly People... This Writer's Experience

The friendliness of the people really impressed us when we went to JB. It was apparent to us from the first day that we arrived. We had been advised to take a bus to our hotel: "No need to spend the money for a taxi," the helpful fellow manning the information desk at JB Sentral told us.

The bus driver dropped us off right where we had asked, but when we looked around, we saw no sign of our hotel. My husband's hip was bothering him, so he sat by the bus stop with our pile of luggage while I went off in search of our lodgings. After making about ten wrong turns, I was thoroughly lost. I saw a police car and flagged it down, hoping to get directions. The policemen told me to get in the car with them, and then drove through the neighborhood, stopping several times to ask people for directions to my hotel. After about 30 minutes, they finally delivered me to front door of the hotel.

By now, I was thoroughly turned around and in a bit of a panic: "My husband! My husband! I don't know how to find him and he's waiting for me at the bus stop," I explained to the two officers. They told me to wait at the hotel and drove off. They found David and picked him up, loaded our bags in the back of the car and delivered him to the hotel, then unloaded our bags and brought them inside for us. Now, that's what I call "serving and protecting" - awesome!

That sort of hospitality happened again and again while we were there. It really left us with a very positive impression of the city.

As mentioned earlier, thousands of Malaysians living in JB commute to Singapore for employment, where wages are higher due to the strength of the Singapore dollar. In return, JB is a very popular city for Singaporeans, who cross the causeway in droves to take advantage of lower Malaysian prices. As a result, JB has developed a very sophisticated shopping, dining, and entertainment scene.

Geography and Demographics

Johor is the fifth largest state in Malaysia and the second most populated one. The most recent census estimates the population of Johor State at about 3.2 million people, of which 1.4 million live in the city of Johor Bahru. This makes Johor Bahru the second largest city in Malaysia – Kuala Lumpur is the only one larger.

Johor State has 400 kilometers of coastline, ecologically rich mangrove swamps, dense jungles, and important river systems. Although there are some mountains in the state, Johor Bahru itself is relatively flat, having an average elevation of just 37 meters (121ft) above sea level.

Johor Bahru is the southernmost city of the Eurasian mainland, located at the southernmost tip of the Malay Peninsula. The Straits of Johor, which separate Malaysia and Singapore, lie immediately south of Johor Bahru. The Johor-Singapore Causeway spans the straits from the city of Johor Bahru to Woodlands in Singapore. A second causeway, called the Malaysia-Singapore Second Link, is located a few miles to the southwest.

The population of Johor Bahru is about 48% Malay, 34% Chinese, 9% Indian, and 9% other minorities and non-citizens. This contrasts with Singapore, which has a Chinese population of 74% and only 13% Malay, with the remainder being Indian, other minorities and non-citizens.

A Pleasant, Tropical Climate

Since Johor Bahru lies practically on the equator, the weather is warm and tropical year-round. There is very little variation in either temperature or precipitation. Daytime temperatures average 89 to 91F (about 32°C) and drop to the low 70s (about 22°C) at night. A recent survey conducted by [The Expat Group](#) revealed that living in the land of “eternal summer” was the number one reason given by foreigners who decided to move here.

High humidity is a constant companion in the tropics. The average humidity remains above - often well above – 80% throughout the year. It rains an average of 127mm to 230mm (5 to 9in) every month, though it's a rare day that experiences an all-day drizzle. Sudden fierce thunderstorms that clear within an hour or two are the norm. December is the wettest month and February is the driest, though rainfall may occur at any time. Long-time locals have an umbrella handy whenever they go outside, regardless of the time of year.



Johor State – just a stone’s throw from Singapore

Johor Bahru is not affected by monsoons and experiences less flooding than many other locations in Malaysia. On the rare occasions that flooding does occur, it typically affects the outlying areas of the state, rather than the city directly.

Since JB is located in a coastal region, mild breezes often provide a bit of a cooling effect and the temperature can feel quite comfortable. All shopping malls and almost all public buildings and businesses are air-conditioned.

Hurricanes, tsunamis, and typhoons don't come here; there are no tornadoes or other weather-related anomalies. Earthquakes from nearby Indonesia are rarely felt in JB and pose no hazard.

Come and Stay Awhile

The Malaysian government actively encourages immigration. Retirees will find that Malaysia is an easy country to live in for months or years, with or without a retirement visa.

Visitors from most Western and European countries receive a free 90-day Social Visit Pass from the Customs and Immigration counter at the airport or border crossing when they enter the country.

It is easy to make a quick "visa run" to a neighboring country every three months to renew your pass. If you live in Johor Bahru, the trip to Singapore can be accomplished in minutes. When you return to Malaysia, you receive a new pass good for another 90 days. This process can be continued for an extended period of time – some residents have been doing it for many years.



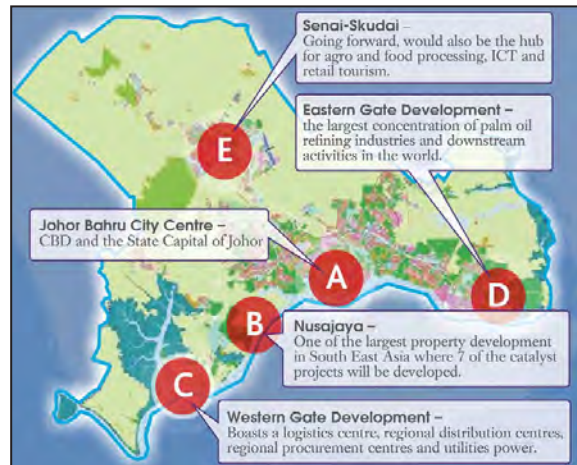
The old and the new blend in

However, there are excellent incentives available to those who apply and qualify for the *Malaysia My Second Home Programme*, or the MM2H visa, as it is commonly called.

The MM2H visa allows stays of up to ten years with no restrictions on entering and leaving the country, and it's renewable. There is no minimum qualifying age for the MM2H visa. See "[Living Long Term in Malaysia](#)" for a thorough explanation of Malaysia's retirement incentives. [The Immigration Department](#) also has information that will be of interest to people who want to stay here on a long-term basis.

Living Here

Johor Bahru and the surrounding area is divided into five zones which form a special economic corridor known as Iskandar Malaysia (see below). The city center, known as Flagship Zone A, is located along the Straits of Bahru, directly across the causeway from Singapore. It includes central Johor Bahru and the waterfront township of Danga Bay. This part of JB is considered to be mature with fewer new developments, though there is some new construction on the outskirts of Danga Bay and scattered throughout the city.



The Five Flagship Zones of Iskandar

Flagship Zones C and D are located in industrial suburbs of the city. Factories – many of them owned by Singapore investment companies – attract workers and are largely responsible for the upward trend in the price of housing in JB's entire metropolitan area. Flagship Zone E encompasses the area around Senai International Airport.

You can view an interactive map of the five Flagship Zones [here](#).

Iskandar Malaysia - Incentives to Live and Work in JB

Iskandar Malaysia is a special economic zone that includes Johor Bahru, Nusajaya, and much of the southern part of Johor State. This is an important area in Malaysia's quest to become a fully developed nation by the year 2020, and a great deal of money is being invested in this ambitious project. It seems as if new housing developments and industrial parks are springing up almost daily. Hundreds of projects are currently under construction. The government has created special incentives, hoping to attract skilled domestic and foreign workers to live and work in Iskandar in order to foster "a highly skilled workforce that is a pre-requisite of a high-income nation."

Currently, if you are working in Malaysia and earning more than 100,000 RM per year, you are subjected to a 25% tax on your income. However, if you live and work in the Iskandar special economic zone, you would be taxed at a flat rate of only 15%.

Interested applicants need to have a Bachelor's or Master's degree and at least ten years' work experience in a qualifying activity, or a PhD and a minimum of five years' work experience. You cannot have held employment in Malaysia for at least two years prior to applying, and you would need to start employment before December 31, 2015. Living in the Iskandar Malaysia economic zone is required.



Expats converge on Western-style bistros

Qualified employees are being accepted for positions in the following sectors: Creative, Education, Financial Services, Advisory Services and Consulting Services, Healthcare Sector, Logistics, Tourism, Biotechnology, and Green Technology.

For more information, see the [Iskandar Malaysia website](#) and follow the links in the section titled "15% Tax Rate Scheme For Knowledge Workers In Iskandar Malaysia."

Investing in a Home

The suburb of Nusajaya is currently the hub of new housing development and the best area in which to consider buying property. Located in Flagship Zone B, Nusajaya lies immediately to the west of JB. This is where the upscale developments of Horizon Hills, Leisure Farms, East Ledang Heights, Medini City (slated to be the "downtown" business district of Nusajaya), Nusa Bestari, Molek Pine, and Bukit Indah are located.

The Columbia Asia Hospital is also in Nusajaya, near "EduCity" – a new part of the city that will have a strong emphasis on education. The campuses of the University of Reading, the

Raffles American School, New Castle Medical University, and the Netherlands Maritime Institute of Technology are operating now or scheduled to open soon. It is also the site of the newly opened Legoland and the Hello Kitty Town theme park that opened at the end of 2012.

Housing prices are higher in Zone B than most other parts of Johor. However, this part of Johor has the best investment potential. The area is low-density and eco-friendly. It is the part of JB that attracts the most foreigners, who hail mainly from Singapore, China, Japan, South Korea, the United States, and Western Europe. The Nusajaya area is close to the Malaysia–Singapore Second Link causeway. Most parts of Nusajaya are



Nusajaya - Zone B: the hub of new housing developments

less than a 15-minute drive from the causeway, and a direct bus from Nusajaya to Singapore takes less than an hour, including immigration stops.

Other locations in JB where foreigners tend to settle include Taman Setia Indah, the outlying parts of Danga Bay, and Johor Bahru proper.

The Exchange Rate

Throughout this report we refer to prices in the Malaysian ringgits or RM. At the time of writing there were approximately three ringgits to one US dollar. So for a quick, easy calculation simply divide the amount of ringgits given by three.



This way to Singapore

Foreigners are restricted to purchasing properties that are assessed as having a minimum value of 500,000 RM. Properties valued from 500,000 to 1 million RM are considered to be in the middle-range price category here. Most residential properties in this range are two-story terrace homes or semi-detached houses. Condominiums in this price range would fall into the “luxury” category.

The best selection of middle-range homes is found in the township of Taman Setia Indah. This area includes the hilltop development [Indah Villa](#), a gated community that has won awards for its landscaping and design. There are some homes and condominiums in the township of Nusa Bestari and elsewhere in the Nusajaya area that are selling for less than a million ringgit. For example, the Ujana Condominiums, located in the prestigious East Ledang Heights area, has a few units for sale starting at around 580,000 RM. [Bestari Heights @ Nusa Bustari](#) is a new complex that has beautiful three and four bedroom semi-detached homes and cluster homes starting at 880,000 RM.



A semi-detached home in Bestari Heights

If you have more than a million ringgit to invest, you’ll find beautiful homes in gated and well-guarded communities throughout Nusajaya. These new homes are in park-like settings, with large yards, jogging tracks, and peaceful, wooded areas. Homes comparable to these in most parts of the US would cost a million dollars or more, which makes real estate in Nusajaya an excellent value.

Most homes in East Ledang Heights and Leisure Farms are being sold for at least 3.5 million RM. Elsewhere in Nusajaya you’ll find a wide selection of homes in the 1 to 2 million ringgit range. Most of these homes are in secure, gated communities



Luxury bungalow in Easy Ledang

and feature at least four large bedrooms with en-suite bathrooms, private swimming pools, maid's quarters, and large yards.

If you prefer to buy a lot in a gated community and build your own home, East Ledang Heights has building lots on the market ranging from 1,400 to 1,900 square meters (15,000 to 20,000 square feet). Houses in this top-end community are some of the nicest homes to be found anywhere in Malaysia, with large yards and beautiful landscaping. Land here costs about 860 RM per square meter (80 RM per sq. ft) – a figure that real estate experts predict will increase to just over 1,000 RM per square meter (100 RM per sq. ft) within the next few years.



Lots for sale in Ledang Heights

Foreigners can receive mortgage financing, which makes home-buying in Nusajaya quite affordable. Banks will finance a MM2H pass holder for up to 80% of the total purchase price of a home, and up to 60% of the purchase price for nonresident foreigners. Younger homebuyers can qualify for up to a 30-year

mortgage, while older applicants may need to repay the loan in 10 or 15 years. Developers may also run promotions that significantly reduce the amount of the required down payment



You can build your own custom home here

Taxes are paid when the house is purchased and when it is sold. If you hold a property for more than five years, there are no capital gains taxes assessed when the property is sold. Property that is held for less than two years will be taxed at 15 percent, and property held for more than two years but less than five years will be assessed capital gains taxes of ten percent. **There are no annual property taxes in Malaysia.**

There are several major developers in this region who have built entire townships from scratch including residential and commercial buildings and all the amenities that go into creating a community. [KSL](#) and [Setia Indah Johor](#) have huge developments in and around Nusajaya and elsewhere in JB, and sell directly to the public.

Unlike property in KL and elsewhere in Malaysia, almost all homes and condominiums in the state of Johor are freehold, meaning that **the owner has full title to the land.** This is good for purchasers, as freehold property tends to increase in value much more than leasehold land. Leased property, if you can find it at all in JB, will come with a 99-year lease, or in some cases, a 999-year lease. Property with 999-year, multigenerational leases will likely increase in value over the years.

Malaysia does not have a multiple listing service (MLS). Instead, each realtor or real estate office has its own exclusive listings. On occasion, they may share listings with another realtor, though this is an exception in this market. For that reason, it's usually best to talk with more than one realtor when shopping

The Option To Rent



A condo complex in Nusajaya

for property. There are several realtors in this area who will be more than happy to show you homes, as well as the newest developments that they market.

Mr. Yiss Toh, a registered estate agent with [Foyer Realty](#), sells residential and commercial property in the Nusajaya area. He believes that this is an excellent time to invest in Johor Bahru property. With at least half of the population of JB commuting to work in Singapore every day, and a rapidly expanding population due to employment opportunities both here and in Singapore, JB has a unique and vibrant economy.



No MLS but plenty of knowledgeable realtors

At the time of writing, there were 300 new residential development projects under construction, all of which were scheduled to be completed within the next three years. An extension of Singapore's MRT (Mass Rapid Transit) into JB is expected to be constructed by 2018, increasing the likelihood of a surge in property values. This expansive market, combined with a favorable ringgit exchange rate, make JB a very enticing area for property investment. Click [here](#) to view a selection of rental and real estate listings in JB.

Although many new homes and condominiums in JB are owner-occupied, there are still plenty of rentals on the market. Rents vary considerably, depending on the degree of luxury. Fully furnished two- or three-bedroom units with Western amenities start at around 1,500 RM per month. Top-end homes in gated communities with private pools and large yards may rent for 15,000 RM or more.

Most landlords here will ask for a minimum of a one-year lease and will often agree to add an option to renew the lease for an additional year without a rent increase. New tenants will need to pay a one-month deposit and one month's rent in advance. If utilities are kept in the owner's name, there is usually a one-month utility deposit required, which will be refunded when the final utility bill is paid in full.



An Executive Suite for rent for 2,000 RM

When initially executing a lease, a stamp duty must be paid. This can also be referred to as a Memorandum of Transfer. This non-refundable tax is charged to the tenant based on the total amount of the lease. The stamp duty generally costs 300 to 600 RM for mid-range rentals. The landlord or agent will take the signed lease to an official who registers the lease and notarizes the document. The landlord and tenant both receive notarized copies of the lease. Leases are written in plain English.

To Ease Your Home Search

Since JB encompasses such a large area, it is far easier to engage the services of a realtor or property agent to find a place to live than it is to try to find a place on your own. The agent will make the arrangements with the

landlords and drive you to view several properties in a day, making efficient use of your time.

Property agents are paid by the property owner when a buyer or renter is secured, so they will be motivated to find properties that satisfy your requirements. It is to their advantage to find you a place that you will like.

You can get a sense of what's for sale and rent in the JB area by looking at the website [iProperty](#), Malaysia's premier Internet real estate portal. There are many realty companies doing business here, some are noted in the Johor Bahru "[Contact List](#)".



Real estate agents are eager and articulate

Setting Up Home Services

Getting settled in your new home will be easy. As a foreigner, you may have to pay an extra deposit or two, but otherwise, things work just about the same in Malaysia as they would in North America or Europe. Cell phone coverage is excellent, and land-lines are available. Malaysian banks are stable and modern. Cable TV, reliable Internet, and English-language newspapers keep you informed and entertained. Power outages are rare and short-lived.

Getting Online

For foreigners living abroad, Internet is now a necessity. Internet in Johor Bahru is widely available, reliable, and reasonably priced. Wi-Fi access is also available at a surprisingly large number of venues throughout the city

The ISP sector is a growing industry in Malaysia, with new providers making the market more competitive. [Maxis](#),

[Telekom Malaysia](#) (TM), [Yes](#), [U-Mobile](#), [Digi](#) and [Hotlink](#) are the main Internet providers in Johor Bahru. Monthly access charges vary depending on your plan, but expect to spend between 48 to 88 RM per month for unlimited Internet access.

Foreigners are often required to pay a "foreigner deposit" for postpaid plans, though deposits are usually waived if you are living here under the Malaysia My Second Home (MM2H) program. Deposits can range anywhere from 100 to 500 RM depending on the provider and are refunded when service is terminated and the final bill is paid.

DSL Internet, which requires a fixed line telephone, offers faster speeds and costs around 84 RM per month for unlimited access. DSL is only provided by Telekom Malaysia.



An Indian temple also serves as a communications tower

Telephone Service

[Telekom Malaysia](#) offers fixed-line plans starting at 38 RM per month, and packages that include a fixed line and broadband starting at 90 RM per month.

Many people dispense with landlines and use cell phones exclusively. The Internet providers mentioned before all offer

cell phone plans. You can purchase a bundle that includes both cell phone and Internet services at a reduced rate. Smart phone data plans are also available through many of these providers. Prepaid plans do not require long-term contracts, and calls are very affordable.

If you purchase a prepaid plan, adding airtime is simple. Almost any convenience store or shopping center will have a “top up” kiosk. As with Internet, foreigner deposits are assessed if you choose a postpaid plan.

Mobile phones in Malaysia are not locked, so any phone can be used with any provider. Switching from one provider to another is as easy as purchasing an inexpensive new SIM card. None of the mobile providers in Malaysia charge subscribers for incoming calls or text messages.

Cable TV

Cable TV is provided solely by Astro, which offers a wide range of plans. Monthly rates will vary depending on the package, ranging from 87.90 RM for a basic package to 155 RM for a plan that includes every premium channel. Available channels include BBC, CNN, Bloomberg, ESPN, Nickelodeon, CineMax, and HBO. You can view the complete list of packages here. Other than a satellite feed from Astro, provided for rural areas not wired for cable, satellite TV is currently banned in Malaysia.



Government offices at Kota Iskandar

Hooking Up Utilities

Malaysia’s dependable electric grid runs at 220 volts. Electrical outlets use three-pronged, UK-style plugs. You can buy inexpensive plug adapters at almost any hardware or

department store, which will allow you to use multiple plug configurations.

The utility bill, which includes charges for electric and natural gas, is sent to the residence. It can be paid at any post office or directly to the utility company. If you have utilities in your own name, expect to pay a foreigner deposit of around 1,000 RM unless you are living here under the MM2H program. This deposit is refundable after service has been in your name for a year or when you discontinue service and pay your final bill.

If you are renting, you’ll find that most landlords will keep the utilities in their name, so that you do not have to pay the foreigner deposit.

Water is billed separately and paid monthly at the post office. Tap water here is not considered safe enough to drink, so using filtered or bottled water is a necessity. Restaurants provide purified water for their customers, and ice is sanitary and safe to consume.



Looking towards downtown

Money Matters

Johor Bahru has a large selection of major banks that offer a full range of banking services. However, it is currently not possible to open a Malaysian bank account unless you have a

long-term residency visa such as the MM2H, an employment visa, or a Singapore passport. Strangely enough though, this difficulty does not seem to extend to **loans, which are freely available to foreigners for land and property purchases.**

ATMs can be found throughout the city and in just about every small town in Malaysia. Most ATMs participate in the global networks Plus, Cirrus, and Star so it is easy to withdraw cash from an account in your home country. Several U.S. and European-based banks including Standard Chartered and Citibank have offices in Johor Bahru. UOB and OCBC banks of Singapore and HSBC also have commercial branches in Johor Bahru, though DBS does not. The Malaysian bank CIMB is considered by many foreigners to be the easiest of the local banks to work with in Malaysia.

Shopping

There is little reason to head to Singapore for shopping. The Malaysian ringgit has a lot more purchasing power than the Singapore dollar, so you'll see far more Singaporeans headed to JB for shopping than the other way around. JB has taken advantage of this disparity by building several huge shopping centers that attract hoards of foreigners.

[KSL City](#) is the newest and largest shopping center in Johor Bahru. Just opened in 2010, KSL has 500 retail outlets, 1000 hotel rooms, 602 condominiums, a Tesco Hypermarket and an eight-screen movie theater.



Huge shopping centers in JB are much cheaper than Singapore

Johor Bahru City Square is right off the causeway from Singapore and directly across the street from JB Sentral. This mall sprawls over five stories – only a small portion of what is currently the tallest building in JB. This is a very popular mall with Singaporeans, who come here to snap up bargains. Construction is taking place next door to expand the mall even further. City Square has a good selection of restaurants and is a prime spot to shop for clothing and jewelry.

Tebrau City Mall was opened in 2006 and features a multi-story AEON/Jusco, a multi-screen cinema, international name-brand clothing outlets and a large selection of restaurants.



The Tebrau City Mall

Huge hypermarkets make for one-stop grocery shopping. There are three Tescos, five Giant Hypermarkets, a Carrefour, two AEON/Juscos, a Cold Storage, and a Midas Mega-Mart located within the city, as well as countless smaller grocery stores.

If that sounds like a lot of shopping, it is – and the above is only a partial list. You can view a [full list of shopping malls in JB here](#).

There are other reasons why shopping malls are so popular in this part of the world. Roads are often congested and malls provide plenty of parking, so many people prefer the convenience of being able to do all their shopping in one place. They are also air-conditioned, providing a welcome respite from the heat and humidity. Malls are great places to go restaurant hunting, too. Food courts and restaurants – some of them offering gourmet cuisine – are generally found on the lowest or highest floors of the mall.

Johor Bahru, Malaysia: Monthly Budget1 U.S. dollar (USD) = 3.05 Malaysian ringgit (RM) at 2/4/13 (Go [here](#) for the latest exchange rate.)**House or Apartment Rental, monthly cost per couple**

Rent	2,000 RM	Furnished 2-3 bedroom home
HOA Fees	0	N/A
Property Taxes	0	N/A
Transportation	300 RM	Car ownership
Gas	15 RM	Used for cooking
Electricity, water, trash	400 RM	A/C used most days and at night
Telephone	75 RM	Prepaid cell phone, four 60-minute overseas call per month plus local calls
Internet	69 RM	Unlimited access
Cable TV	125 RM	English language channels and movies through Astro
Household Help	0	Allow 600 RM if a full-time, live-in maid is required
Groceries	750 RM	
Entertainment	600 RM	Eating out, miscellaneous expenses
TOTAL	4,334 RM	US\$1,422 (at exchange rate 2/4/13)

House Ownership, monthly cost per couple

Rent	0	
HOA Fees	100 RM	
Property Taxes	0	No property taxes in Malaysia
Transportation	300 RM	Car ownership
Gas	15 RM	Used for cooking
Electricity, water, trash	400 RM	A/C used most days and at night
Telephone	75 RM	Prepaid cell phone, four 60-minute overseas call per month plus local calls
Internet	69 RM	Unlimited access
Cable TV	125 RM	English language channels and movies through Astro
Household Help	0	Allow 600 RM if a full-time, live-in maid is required
Groceries	750 RM	
Entertainment	600 RM	Eating out, miscellaneous expenses
TOTAL	2,434 RM	US\$799 (at exchange rate 2/4/13)

Monthly Car Ownership Expenses

Registration and license plates	5 RM
Insurance	45 RM
Maintenance	150 RM
Fuel	100 RM
Car Total	300 RM

Grocery Shopping

Here's a sample from a shopping basket of goods purchased at AEON Supermarket. A complete shopping basket can be viewed [here](#).

Item	Unit	Price
Apples, red	1kg	8.99 RM
Bananas	1 kg	5.90 RM
Grapes, red seedless	1kg	18.90 RM
Broccoli	1 kg	7.50 RM
Cabbage	1 kg	3.90 RM
Carrots	500 grams	2.90 RM
Lettuce, iceberg	Each	2.79 RM
Potatoes	1 kg	2.90 RM
Tomatoes	1 kg	2.90 RM
Beef, ground	1 kg	29.90 RM
Chicken, leg quarters	1 kg	10.90 RM
Butter, Anchor	227 grams	8.19 RM
Cheese, slices	600 grams	15.99 RM
Eggs	10 medium	3.80 RM
Milk	1 liter	6.30 RM
Beer, Anchor Strong, local brand	6-pack, 330 ml per can.	7.30 RM
Coffee, local brand, ground	250 grams	4.00 RM
Orange juice	1 liter	4.90 RM
Drinking water, local brand	1.5 liters	0.89 RM
Wine, Terra Nostra Spanish red	750 ml.	29.00 RM
Bread, sliced white sandwich-style	1 loaf, 400 grams	2.40 RM
Cooking oil	1 liter	3.35 RM
Flour	1 kg.	2.39 RM
Potato chips, local brand	160 grams	4.90 RM
Spaghetti noodles, San Remo	500 grams	3.79 RM
Spaghetti sauce, Prego	500 grams	6.80 RM
Sugar	1 kg.	2.50 RM
Hand soap, Lux	3 bars, 85 grams per bar	3.60 RM
Razor, Schick Quattro	1 razor	18.90 RM
Shampoo, Pantene	165 ml.	9.90 RM

First World Medical Care

Malaysia offers inexpensive, high quality medical care, making it a premier destination for medical tourism. Many private hospitals in the country are internationally accredited as well as having accreditation through the Malaysian Medical Society for Quality of Health (MSQH). Whether you need critical health

services, cosmetic care, or elective care, standards are high and costs are low.

Malaysia has no doctorate-level medical schools of its own, so all physicians practicing in the country have acquired their education elsewhere. Hospitals employ medical personnel educated in Europe, Australia, the U.S., and Canada. As a result, whether you go to a small, neighborhood “*klinik*,” a public hospital, or a major private hospital, it is quite likely that your doctor will speak fluent English.

The most foreigner-friendly hospital in metropolitan JB is the newly opened, privately owned Columbia Asia Hospital in Nusajaya. This full-service, 82-bed hospital provides operating theaters, an emergency room, specialist clinics, intensive care units, pediatric and neonatal units, and several other services. It is about a ten-minute drive from JB city center and very near the upscale housing developments in Nusajaya. Locals say that the care provided here is excellent and the facility is hygienic and well-maintained. You can read a bit more about the hospital [here](#).

The private, ISO-accredited [KPJ Hospital](#) has 215 beds, 24-hour emergency services, ambulances, and full medical and surgical services. Rates are very reasonable in this well-regarded Johor Bahru facility.

The Sultan Ismail Hospital is one of JB’s largest public hospitals. It has 704 inpatient beds that include intensive care, coronary care and burn units, along with 18 operating theaters. They are equipped with a fully computerized information system similar to those used in many Western hospitals. Prices at government hospitals such as this one are very low – you can view a price list [here](#). Although care is adequate, most foreigners prefer to seek care at one of the private hospitals.

Singapore is also a prime destination for medical tourism and has several hospitals that are Joint Commission International (JCI) accredited. The country is known for having some of the finest health care in the world – at low Asian prices. You can view a list of all of the [23 JCI-accredited Singapore hospitals here](#).

There are many dentists, ophthalmologists, and other health care practitioners doing business in JB. It's no wonder that the medical tourism industry is booming in this region. The care is excellent, prices are a bargain, and English is spoken.



Alternative healthcare is available throughout Malaysia

It's not unusual to find Westerners who have come here for medical or dental "vacations," getting their health needs met, then recuperating in low-cost leisure while enjoying the many attractions of this area.

A doctor's visit at a regular "klinik" (independent physician's office) generally costs about 15 to 20 RM. An appointment with a medical specialist should not cost more than 90 RM, including follow-up visits, which are generally included in the price of the initial consultation. Columbia Asia is possibly the most expensive hospital in that region - certainly more expensive than the government hospitals, but less than a trip to a private hospital in Singapore. The room cost at Colombia Asia, including meals, is between 85 RM and 180 RM per day.

Private dentists often don't charge for dental check-ups without x-rays. A visit to the dentist, including cleaning, should cost less than 75 RM.

Most medications prescribed by Western physicians can be found in Malaysia, often at much lower prices. Counterfeit medications are very rare here, though it's always a good idea to check the expiration date. Many drugs, including most antibiotics, can be purchased over-the-counter in Malaysia, though some routine medications - mostly painkillers such as Ibuprofen - require a prescription. If you must take a specific medication, you may want to confirm that it is available in Malaysia. Narcotics are illegal in this country and cannot be purchased or imported under any circumstances.

For Those with Disabilities

Although it is still not that great, JB is one of the more accessible cities in Southeast Asia for those with disabilities.

Many sidewalks in the downtown area are constructed with special raised tiles to accommodate people with vision impairments. All malls and many public parking garages have specially designated handicapped parking spots, and many larger businesses will have wheelchair-accessible ramps and elevators. Malaysian Sign Language (Bahasa Isyarat Malaysia, or BIM), which is related to American Sign Language, is used among the deaf community.



Start here! Note the tiled walkway.

Away from the city center and shopping malls, those dependent upon wheelchairs or who need other accommodation may find the city challenging. Public buses are not wheelchair accessible. Many smaller buildings are only accessible via stairs. Sidewalks, when available, are often built on hills and rather than having inclines, they have steps, which makes it difficult or impossible to navigate for those in wheelchairs. Most sidewalks away from downtown are concrete and not tiled for the blind. However, the new developments around Nusajaya are being constructed with disabled access in mind, including a number of homes specifically designed for those with mobility impairments.

Most Malaysians are very considerate and will go out of their way to assist anyone with a disability – yet another reason why Malaysia is such a special place to live.

Respect!

In Malaysia, if you are over the age of 60, you are considered to be a senior citizen. You'll find that you will receive discounts on many services, such as train tickets and bus fares. Being a senior practically guarantees you special consideration and respect in this country!

The Hottest Gay Scene South of Bangkok? (Psst – it's in Singapore!)

Although there is growing tolerance of LGBT individuals in Malaysia, homosexuality and all forms of sodomy (including heterosexual oral sex) continue to be illegal and are potentially punishable by fines, prison, and even whipping or caning. Legally, you can't even watch a film depicting homosexuals unless the characters either "repent" or die. Although there certainly are homosexuals living in Malaysia, they do so quietly and discretely. Any open displays would be frowned upon and could result in unpleasant consequences.

However, there is a very small gay scene in JB that includes a couple of karaoke bars, a restaurant, and other gay-tolerant businesses. LGBTs living in JB will likely find a much more tolerant atmosphere in Singapore, which is purported to have the "hottest gay scene south of Bangkok." Although male same-sex sexual activity is illegal in Singapore, the law is generally not enforced. Curiously, sex between two consenting females is legal there. Most gay bars are concentrated around Chinatown. Here's a list of [LGBT-friendly businesses in Singapore](#).

Getting Out and About

If you look at a guidebook for Malaysia, you'll see very little written about JB. From a tourist's perspective JB is little more than a transit point between Malaysia and Singapore. There are a couple of minor museums and 19th-century buildings located in the city center, but for tourist attractions, the "action" is either in Singapore to the south, Melaka to the north, or the beaches, islands, and jungles to the east. Legoland and the new Hello Kitty Town theme park in the JB suburb of Nusajaya are attracting more visitors to the area, but the biggest draw for most nonresidents is shopping.



JB blends colonial and modern architecture

There are things to do here, though. You can watch a good selection of movies in one of several theaters located throughout the city, buy current and classical books at one of many English-language book stores, or check out a book at the new library in Nusajaya, go bowling, golfing, dancing, or drinking – all the things that most Western cities offer.

The main attractions, though, are located in Singapore, just across the Straits of Johor. There is a huge variety of diversions available, from world-class museums and theme parks to botanical gardens, zoos, theaters, music venues, and nightclubs. The traditional [Chinatown](#) area of Singapore is one of the best – and cleanest – found anywhere in the world, and there is a very nice [Little India](#) neighborhood nearby to explore, as well.

The [Asian Civilizations Museum](#) is a "must-see" - one of the best museums in Asia - and is only one of the many excellent museums in Singapore. It's located right next to [Clarke Quay](#), a trendy neighborhood with fine restaurants, nightclubs, and fashionable shops. [Orchard Road](#) is lined with restaurants, malls, and shops of every type imaginable – and some that you could never have imagined. This is the place to go around Christmas time, as the entire area transforms into a gaily lit festive holiday panorama.

The free [Singapore Botanic Gardens](#), located at the end of Orchard Road, are worth visiting for their beautiful surroundings, unique flora, and extensive orchid collection. The [Singapore Zoo](#) is one of the finest in the world.

The closest decent beach to Johor Bahru is on [Sentosa Island](#), located in Singapore just south of the main city. Sentosa is

full of theme parks, aquariums, and entertainment venues. You can browse the [official Singapore Tourism website](#) to see what's happening in Singapore now.

English, Manglish, and Singlish

There is no pressing need for Westerners living in Malaysia to learn a second language. English is widely spoken and understood. It is a required class for all school children and the primary language of many Malaysians. English is also considered to be the de facto language of business in Malaysia.

English language newspapers – [The Star](#), [The Sun Daily](#), and the [New Straits Times](#), are available throughout the city.

Manglish – or Mangled English – describes an English colloquial creole that is spoken in Malaysia. Words are often in a slightly different order or pronounced with a different inflection. Sentences may be abbreviated from our common usage.

Learning to understand Manglish is fun and the dialect is quite charming. With a little practice, most expats find themselves able to converse easily with locals.

Tee Time

Golfers will have their choice of several courses in and around JB.

[Horizon Hills Golf & Country Club](#) is an 18-hole private course that has recently opened in Nusajaya. Prices for the full 18 holes range from 150.10 RM on weekdays to 302.45 RM for Saturday mornings. Caddy fees are extra. They have occasional promotions, which you can view on their website.

The [Ponderosa Golf & Country Club](#) has 18 holes which have recently been remodeled by the renowned Ronald Fream. The Ponderosa is located just 15 minutes from JB city center. Green fees for 18 holes start at 120 RM or 9 holes for 70 RM. Check their website first for promotions. They also have a swimming pool and restaurant.

[Pulai Springs Resort](#) has two 18-hole championship USGA-class golf courses. The Pulai Course is designed by Robert Trent Jones Jr. and the Melana Course features a design by Peter Dalkeith Scott. Prices start at 150.40 RM for walk-ins; memberships are available. They are located less than 30 minutes northwest of JB.

[Palm Resort](#) has three golf courses: the Allamanda, the Cempaka, and the Melati courses. Green fees for each course are 160 RM on weekdays and 240 RM on weekdays plus cart fees. They are located about 30 minutes north of JB.

[Kukup Golf Resort](#) has 18 holes with green fees starting at 99 RM on weekdays and 149 RM on weekends, including a cart. Promotions bring the price down further: currently, they are running a weekday promotion of 59 RM for 18 holes. They are located a short distance west of JB.

The [Johor Golf and Country Club](#) is an 18-hole course. Green fees are 210 RM for the full course. They are located just ten minutes from the Singapore Causeway.

There are numerous other golf courses in the immediate area, making JB a golfer's utopia. You can view the complete list [here](#).



*A smorgasbord of golfing on offer
© Horizon Hills Golf & Country Club*

To learn more about Manglish, check out Wikipedia for their informative section about the origins and idiosyncrasies of [Malaysian English](#) and its creole cousin, [Manglish](#).



Singlish and Manglish: Why you so like that!

Johor Bahru is strongly influenced by its southern neighbor, Singapore, where English is an official language. As a result, you'll hear English dialects from both Malaysia and Singapore, both of which are quite different from each other. Most educated Singaporeans speak Singapore Standard English, which grammatically is roughly the same as standard British English. Most Singaporeans are fluent in the use of proper English and it is the primary language for many of its people.

Bahasa Malaysia is a phonetic language that has many words borrowed from English. Sometimes, just sounding out a word will give you the meaning. Here are a few examples:

Ambulans	Ambulance
Diskaun	Discount
Eksekutif	Executive
Farmasi	Pharmacy
Klinik	Clinic
Kopi Ais	Iced Coffee
Motosikal	Motorcycle
Polis	Police
Restoran	Restaurant
Sentral	Central
Skru	Screw
Snek	Snack
Stesen Bas	Bus Station
Stesen Tren	Train Station
Teh Ais	Iced Tea
Teksi	Taxi
Telefon	Telephone

There are some differences from British English, though, in word usage, pronunciation and inflections, but it is not difficult to learn.

[Singlish](#), or Singapore Colloquial English, is a bit more difficult for Westerners to understand. It is an English-derived creole that is officially discouraged, though commonly spoken by many Singaporeans in everyday casual conversation. Although Singlish shares some similarities with both Manglish and English, it is uniquely Singaporean. Grammar and tense tend to follow Chinese rather than English forms. In addition to English words, Singlish has words originating from the Malay, Cantonese, Tamil, Hokkien, and Teochew languages as well as some slang terminology from America and Australia.

As a practical matter, English speakers will have no language difficulties in either Johor Bahru or Singapore. It certainly is not essential to learn Bahasa Malaysia, though it will be useful in any dealings you might have with Malaysians in an official capacity. The language is considered one of the easier ones for English speakers to learn. The free and amusing website [Bahasa Malaysia Simple Fun](#) is a good resource for learning a bit of the language.

Tea Time

For those who prefer a different type of “tee,” Johor Bahru has held onto its British heritage in more ways than one. High tea in Malaysia is a time to relax over a leisurely gourmet buffet or a light meal and, of course, tea. Here are a few places offering high tea buffets around the city:

The [KSL Resort](#) has a delectable weekend high tea buffet for 42 RM.

The D’ Mezzanine Coffee House at [Grand Blue Wave Hotel](#) has weekend high tea buffets for 38 RM – only 20 RM (less than US\$7) for seniors and children.

The [M Suites Hotel](#) has a buffet high tea every weekend. It costs 33 RM.

Getting Around

If you live in Johor Bahru, you will probably want to have your own vehicle. Although plans are in place to build a light

rail transit system, your options for public transportation are limited at this time to taxis and city buses. If you decide to live in Nusajaya or other suburban parts of town, owning your own vehicle will be essential.

Streets can often be quite congested, but driving is relatively straightforward. Roads and highways are well signed and maintained. Driving is on the left side of the road. You can drive in Malaysia with an international driver's license, or you can obtain a Malaysian driver's license if you come here under the [MM2H program](#). Automobile insurance is mandatory and is very reasonably priced.

There is a city-wide system of public buses, but finding the bus stop and boarding the proper bus can be confusing, especially for newcomers. Buses don't go everywhere in the city and



Driving alongside an Indian street market

they don't run late at night – generally, buses stop at 11 pm. For some people, taxis are an inexpensive alternative to owning a car. By law, taxi drivers are required to use their meters and issue a receipt upon request. In practice, some drivers still refuse to use the meter. Taxi fares for the ubiquitous red taxis start at 3 RM for the first 2 kilometers. Fares for the larger and

nicer blue “eksekutif” taxis are slightly higher. Taxis can be a good way to get around JB but keep in mind that city taxis are not permitted to cross the border into Singapore.

There are several ways to make the trip to Singapore. It's best to leave your car at home and use public transportation, as bringing a vehicle into Singapore can be a very expensive proposition. Besides paying causeway tolls, your vehicle will be subject to import fees and road use taxes. The public transportation network in Singapore is very efficient, inexpensive, and comprehensive – there is little reason to take a private vehicle across the causeway.

Registered taxis depart from JB's Plaza Seni Taxi Terminal, located on Jalan Trus in the center of town, and arrive at either Orchard Road or the Queen Street Terminal in Singapore. The fare is about 30 RM. You'll pass through Malaysian Immigration to obtain your exit stamp, then through the CIQ Woodlands Immigration to get your entry stamp for Singapore.

The [Causeway Link Express](#) buses make frequent trips to Singapore from many locations in JB. You can also head to the Larkin Street Bus Station in JB, where buses leave for Singapore every ten minutes between 6:30 AM and midnight.



Across the Causeway to Singapore

If you are going to Singapore, it is best to purchase a round-trip ticket in Malaysia whenever possible. For example, the SBS 170 bus that runs between JB's Larkin Bus Station and the Queen Street Station in Singapore costs 1.90 Malaysian ringgits when purchased in Malaysia, but if you buy your return ticket in Singapore, the fare is 1.90 in Singapore dollars – a difference of more than 50 percent. The same applies with

train tickets – it is less expensive to purchase your return trip in Malaysia rather than waiting until you get to Singapore to get your ticket.

You can rent or lease an automobile in [JB. Mayflower Car Rental](#) and [Hawk Rent-A-Car](#) are two companies that offer a variety of options. If you aren't ready to commit to living here, leasing rather than purchasing a vehicle makes sense. Keep in mind that most companies will not allow you to take a rented or leased vehicle across an international border. If you decide to immigrate through the MM2H program, you'll be able to import your vehicle or purchase a vehicle in Malaysia duty-free.

However, importing your own vehicle would cost a small fortune, and if you're coming from the US, your steering wheel will be on the wrong side, so I don't recommend it - not when you can buy a duty-free Malaysian vehicle.

[New Protons](#) (which are the ubiquitous Malaysian-made vehicles) start at about 35,688 RM, plus 1157.35 RM for insurance. So the price of the car is comparable to US prices, but the cost of insurance is far less.

Easy Access from Abroad

Getting to JB is easy. The city lies near two of Asia's major regional transportation hubs. All major airlines with flights to Asia serve the award-winning airports in [Singapore](#) (SIN) and [Kuala Lumpur](#) (KUL). Additionally, flights from various cities in Malaysia and Indonesia service JB's own [Senai International Airport](#) (JHB). You can fly to JB from Kuala Lumpur on



A modern, efficient transportation hub

[Malaysia Airlines](#), or with budget carriers [Air Asia](#) and [Firefly](#). Otherwise, you can take one of the frequent trains or buses that depart from KL for the 155-mile trip.

There are buses departing throughout the day that connect Singapore and JB. The [Transtar Cross Border Service \(TS1\)](#) offers direct service between Singapore's Changi Airport and Johor Bahru's Kotaraya II bus terminal. The trip takes about two hours, including required stops for Singapore and Malaysia immigration procedures.

Moving to Malaysia with Your Pet

Dogs and cats can be imported to Malaysia as long as certain conditions are satisfied. The Malaysia My Second Home [MM2H](#) government website has a thorough explanation of current pet importation requirements. Unless you are coming from the U.K., Ireland, Sweden, Australia, New Zealand, Japan, Brunei, or Singapore, your dog or cat will need to be quarantined for at least seven days, though you are free to visit them during this period.

Not all breeds of dogs can be imported into Malaysia. Pit bulls, American bulldogs, and mastiffs are not permitted in Malaysia under any conditions. Additionally, Dobermans, Rottweilers, German Shepherds, and several other large breeds are subject to special importation conditions.

["Moving to Malaysia with Your Pet"](#) has full details and contact information.

Keep It Safe – and Simple

Singapore's former Prime Minister Mr. Lee Kuan Yew used to refer to JB as "Cowboy Town" and some safety-obsessed Singaporeans still like to imagine JB as a wild and lawless place. Being a border town, crime probably is marginally higher here than in some Malaysian urban areas, though it is still a rare occurrence. The government has initiated a number of anti-crime measures, including a hotline for tourists to call should they require urgent police assistance.

The best precaution to take so that you don't become a victim of crime is to use the same common sense here as you would in any urban area – don't count your money in public, lock your doors, and avoid walking alone at night in areas that look dangerous.

Take care with your valuables, especially in crowded areas, as pickpockets do occasionally swoop.

Outside of the city center, JB is quite safe at any time of day or night, and crime is a rarity in the suburbs. Guns



A busy but safe downtown scene

are illegal and violent crime, especially against foreigners, is very uncommon. It is very unlikely that you will encounter any problems at all in JB.

At no time did we feel the slightest bit threatened, and we didn't speak with anyone there who viewed crime as being a major concern. The Nusajaya area felt especially suburban and very, very safe - and so many communities there have 24-hour gated and guarded security.

Is Johor Bahru for You?

Most people who travel rely on their guidebooks to point them in the right direction. We use our guidebooks, too – so it was a surprise for us to discover Johor Bahru, which receives barely a mention. We have found ourselves in a city that welcomes foreigners but is clearly removed from the tourist circuit.

When we write about a place, we try to imagine ourselves living there. Some places are beyond our imagination and we won't consider them. Occasionally, we find a hidden gem that far exceeds our expectations; Johor Bahru is one of those places.

The guidebooks that do mention the city say that JB is rough around the edges, and it can be, especially in the downtown

area near the Singapore-JB Causeway. Foreigners don't live in this part of town and apart from shopping at the City Mall, or transiting to other domestic destinations or Singapore, there is little reason to go there. The guidebooks generally don't mention anything at all about Nusajaya or the ambitious Iskandar Malaysia project, yet this is the heart of expat living in Johor.


Johor Bahru offers a high quality of life and a developed infrastructure. Overall, [the cost of living](#) is comparable to that in Kuala Lumpur and slightly higher than elsewhere in Malaysia, but it is still affordable for retirees with a moderate income.

Younger people will find that JB offers a great deal, especially those who have children. Good international schools, plenty of playgrounds, and a proliferation of theme parks make family life good here. The easy commute to Singapore is a huge draw to this area, as foreigners who go to Singapore once, have a habit of returning again and again.

The huge, ecologically friendly Iskandar Malaysia project has attracted a lot of money and attention with a corresponding rise in the value of housing and land. Development is still in the early stages – it may be a very timely period for investing in property in JB's growing suburbs.



Multi-cultural, welcoming, and dynamic Johor Bahru

Malaysia has a stable economy and a democratic government. It is considered one of the most foreigner-friendly countries in the world; foreigners are encouraged to move here, and the local people are genuinely friendly and welcoming. If the thought of living in Malaysia sounds intriguing, put aside your guidebook and take a trip to Johor Bahru and Nusajaya. Explore the opportunities here – and while you're at it, experience Singapore on the sly. 

A red and orange leather passport cover is centered on a dark, textured wooden background. The cover has a red upper section and an orange lower section, separated by a horizontal line. The text is printed in white and black. A white card is visible protruding from the top of the cover.

Long-Term Living In Malaysia

Read all about visas, residency,
and citizenship options in
Malaysia [here](#).

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- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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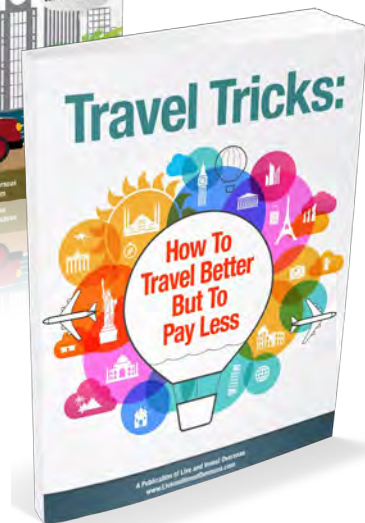


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