

INTERNATIONAL LIVING

SINCE 1979

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For Philip and Chris Hadcroft, mornings on the Mediterranean island of Malta present scenes from a bygone era: There are deliveries of warm panini, a fishmonger sells freshly caught tuna in the main square and women on balconies lower baskets via ropes to carry purchases up to their kitchens.

“When you wake up the air is warm, the sky is bright blue and the moment you open your eyes you are put into a good mood,” Philip says of his home in Birgu, a fortified city just across the Grand Harbour from Malta’s capital, Valletta.

Six years ago, Philip and Chris decided to move to Europe after spending most of their married life in Adelaide and Sydney. Before their move, they had already visited a few European cities and conducted extensive internet research. Eventually, they decided that they wanted to live somewhere with a climate similar to Sydney.

“We seriously considered the south of France, but [concluded that] Malta’s extensive use of the English language, driving (however crazily) on the left-hand side of the road and longstanding familiarity with British customs would make it easier to assimilate,” Philip, 65, says.

When they arrived in Malta in 2012, Philip and Chris temporarily based themselves in the tiny fishing village of Marsascala. From there, they viewed more than 80 Maltese properties.

Eventually, they bought a historic property in Birgu, one of Malta’s “Three Cities”—Senglea and Bormla are the other two. Birgu teems with honey-coloured stone homes and winding lanes. The city predates Valletta, which the Knights of Malta constructed after the Great Siege of 1565.

“We were impressed by the way [Birgu’s residents] took care of their streets, pavements and doorways, decorating them with plants and shrubs, clearly taking great pride in their city. It’s a place where the people who live here clearly want to live here,” Philip says.

Vibrant weekly markets, good-natured shopkeepers and the community’s penchant for mingling around Birgu’s central square also made the city appealing to the couple. Philip says that he also likes

“There’s a strong sense of community... and respect for traditional values.”



The Grand Harbour, Birgu, has been in use since prehistoric times.

A Mediterranean Home Where the Knights of Malta Ruled

Tricia A. Mitchell

the “easy integration of locals and newer residents” as well as the “occasional good-natured rowdiness as ships’ crews from the marina celebrate in [Birgu’s] bars.”

The fascinating history of Philip and Chris’ seven-bedroom home reflects that of Malta itself. The Knights constructed the ground floor sometime around 1530. More than four centuries later, World War II bomb blasts damaged the home’s upper structure. The couple ended up rebuilding two floors, as well as a fourth-floor terrace, which offers stunning views of the Grand Harbour.

Philip says that Birgu is “still essentially and extensively Maltese” but that it has recently become more cosmopolitan, given an influx of newcomers from Europe, as well as Australia, New Zealand, the U.S. and the U.K.

“On any given day you can hear a dozen different languages being spoken and in the evening, the kids still hang out in the town square, while their grandparents sit in surrounding outdoor cafés,

chatting with their neighbours. Birgu still encapsulates all that is good about living in a European small town, with a strong sense of community, friendliness and respect for traditional values. It’s changing. But not too fast and mainly for the better.”

Prices in The Three Cities have risen since Philip and Chris came to Malta. However, you can still find decent properties for sale. In the neighbouring town of Cospicua, there is currently a [two-bedroom house](#) of character on the market. Its interior features stone walls, vaulted ceilings and even traditional Maltese floor tiles. This home has one bathroom and is listed at \$470,000. In Birgu, there’s a [two-bedroom, one-bathroom apartment](#) for sale, just around the corner from the sea. With 60 square metres of living space, the property is rather cosy, but given its prime location it could make a great lock-and-leave apartment. It costs \$372,787.

While property can be costly in parts of Malta, Philip says that some things are more affordable than they are in Australia.

“It’s still less expensive to dine out, see movies and use local transport in Malta.

Basic staples like bread and milk, as well as mainstay insurances for health and home are more affordable here. Utility costs for water, gas, electricity and government charges tend to be lower in Malta but fuel is almost double the Australian price. Fortunately, on such a small island, we don't use anywhere near as much of it," Philip explains.

The couple has a small car, which they use for supermarket trips and for getting to volunteer pursuits. When they're not using their car, Philip and Chris also take advantage of Malta's mass transit.

"Valletta is just five minutes away if you take a *dghajsa* (Maltese boat), 10 minutes if you take the regular Grand Harbour ferry and 30 minutes by bus from the town square. From Valletta you can go anywhere on the island," Philip says. The couple has a *Tallinja* card, which offers special public transport rates for residents. A bus journey only costs 40 cents for those who are 60 or older. Individuals over 60 who hold Maltese ID cards are also eligible to receive other benefits like reduced entry to Heritage Malta's historic sites, as well as free courses at the University of the Third Age, organised by the [University of Malta](#).

Philip notes that the average Maltese wage is about \$1,593 per month. "Of course, half the Maltese community earns above this average and expats generally are used to living at a medium-high standard of living," he adds.

Rental or mortgage payments can vary greatly based upon location as well as the type of property in which you choose to live (terraced house, a house of character, a villa or a penthouse, for example). Philip says that if you buy a property, there will be no further costs to consider as council



taxes and property rates are not levied in Malta.

Lodging costs aside, Philip says "It's quite possible to live comfortably, modestly but not frugally, for about \$2,381 a month". He adds that this figure "assumes shopping at local markets and supermarkets, eating well but mainly at home, going out for a meal locally once a week, using electric water heaters and gas for cooking and heating, running a small car and using the public health system."

If your budget stretches further Philip says you can lead a very comfortable life for about \$3,186 to \$3,982 a month (again, excluding accommodation costs). "This could cover running a Jacuzzi, reverse-cycle air-conditioning, instant gas hot water heaters, local dining weekly plus fine dining once a month, a nicer car and using the private health system," he adds.

In their free time, the couple stays active through volunteering and social activities. Chris volunteers at an animal welfare charity and is also helping to

establish an Australian native garden at Malta's historic Argotti Gardens. Philip keeps busy through volunteer projects—doing everything from helping Master's students proofread their dissertations to assisting small business owners with their business plans. Philip explains that their friendships in Malta have developed "organically," with one meeting leading to new introductions.

Philip says, "These functions have been most helpful in building a strong network, not just with other Australians, but with a broad cross-section of Maltese academics, government officials and business people."

Philip says that Malta's healthcare system—both public and private—is excellent, adding that "dentistry is so good that it has become a tourist industry." English-speaking dentists, lower prices, pleasant weather and touristic sites make Malta appealing to patients seeking dental care.

Another characteristic about Malta that makes it an attractive retirement destination is its easy travel connections.

"Retirees who enjoy travel and who are based in Malta will find they need only make short journeys to enjoy the huge variety of cultural wealth available," Philip says. "It's a 45-minute hovercraft ride to Sicily or an hour's flight to Rome, Crete, Tunisia or Sardinia. In two hours you could be dining in Monaco, Madrid or Budapest. In three hours you could find yourself in London or Jerusalem, Paris or Prague."

However, the couple has also found that Malta is an attractive destination to explore in its own right.

"Chris and I have loved finding out about Malta's rich history, exploring its somewhat eclectic cuisine, dabbling in its fascinating language and adapting to its extraordinary architecture," Philip says.

Philip adds that while he and Chris plan to stay in Malta "indefinitely" they also intend to downsize into a smaller property and do even more travelling.

"We still have many places to explore, many new friends to make and many new experiences to try. But there's no escaping that Malta has made an indelible impression upon us." ■

TIPS FOR A MALTESE RETIREMENT

Familiarise yourself with visa/residency requirements: Malta is part of the Schengen Area. Australian nationals are allowed to enter the Schengen Area as tourists for 90 days within a 180-day period. If you wish to stay longer than 90 days and you do not qualify for the country's schemes targeting high-net-worth individuals, you can still apply for a residence permit. This process requires

that you demonstrate economic self-sufficiency; you must also show social or economic links to Malta. For a checklist of requirements go [here](#).

Connect with others: To network and keep abreast of community happenings, Philip and Chris follow three Facebook pages and groups: [The Australian High Commission to Malta](#), [Aussies in Malta](#) and [Friends of the Cottonera](#).