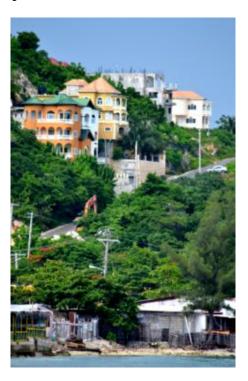


Letter from Jamaica, 4 January 2012

A heart-warming happy new year to all our readers from Bespoke Homes Jamaica.

What do you remember most about houses in Jamaica? Well, I most remember the house in which my heart is lying. But, what beyond your "heart house"? Like, when you're driving across the island? Perhaps many unfinished houses? Perhaps even more, lots of "rahtid George" big houses?

Oh, come on, most persons don't live in very big houses! Well, true, most persons don't. But a good number of those who have made it at home or worked "in foreign" – or still do – have built themselves a rahtid George house. And such houses, for the reasonably well off, drag up prices for everyone else.





Here are just a couple of examples of larger houses from across the island. Opposite we see a good mix – of large and small, finished and unfinished.

Back in the summer a friend in Spanish Town told me about a rahtid George house that some returnees from Britain lived in. Well, actually, they lived on the ground floor of their three-storey house. They didn't like climbing many stairs. And the cleaning was a bit of a chore. So they lived on the ground floor, complete with a spare bedroom and all the essentials. Returning late from a movie in Kingston one night, they were surprised to find lights shining brightly on the top floor. The next day they were even

more surprised to find their uninvited long-term lodgers! Ok, others tell this story, so maybe it's apochryphal. But there's a grain of truth in there!

Where does this big house mentality come from? Some say it's a legacy of the plantation system, with persons aspiring to demonstrate their wealth and power over others. Many say it's just that this is their dream house – if they have the money, why not invest it? Some simply say they need the space: while family and friends don't often stop over for long in England, they will do in the island of our dreams.

So, why might YOU want a big house? Well, lots of persons dream of having one. Some persons plan to live in it full-time, if they are moving to Jamaica. For any given size, houses are usually cheaper – especially compared to London. And what if three children and their partners and your many grandchildren want to visit at the same time, like at Christmas? And you want your new Jamaican friends to be able to stay at the same time, if they should turn up unexpected. Sure, this might happen. But we haven't yet met anyone that's had this rahtid George coincidence of popularity! You may end up spending tens of thousands of pounds for an event that hardly ever happens and may only last for two days in three years if it does.

Or, you might want such a big house as a place for holding regular holidays with friends and family before retiring there at a much later date. Fine. But again, I would be careful about size. Five or six bedrooms may sound a good idea; but how are you going to use so much space most of the time? You may only turn out to be so popular once every few years.

Equally, you might want the rahtid George house as an investment. Surely it's better to build big from the beginning? That must be cheaper than expanding later? Well, often not! Lots of houses in Jamaica are built so that they can be easily expanded, whether upwards or sidewards. And, again, do you really want to lock up lots of money when you are not yet sure how well the property will be used by others?



Here's a five-bed family house that we don't think is rahtid George – as it was planned & built for a growing local family. Whether such a house is rahtid George all depends on your needs, your budget, your plans and your timing....

Whatever your purpose, good maintenance will be vital for all of us. Last summer we visited a splendid looking big house in St Mary. Fantastic views across a wooded valley down to the north coast sea. A dream location.

Built as three flats, so a great investment potential. You could live in one, rent one and keep the third spare for visitors. Or some such mix. But the owner who was trying to sell had not maintained the property for years. And the whole delightful place – all three flats – was ridden with woodworm. Every last piece of lumber needed replacing. And much more besides!

Another common thing we've observed while driving round the island is the number of persons from foreign who have spent 20 or 30 years building their dream rahtid George house. And it's still not finished! One friend went to Britain in the fifties, made some money and moved back to Jamaica in 1980. He built a very nice, big house. Great views. Looks wonderful at the top of the hill. From the outside the house looks terrific. But his budget ran out before he could finish the palatial kitchen. So to this day he uses the washroom for cooking. Upstairs, only he has a bedroom door; the guests must make do with a piece of curtain.

In Manchester, we saw a good-looking house that was also quite big. The returnees from Britain had spent twenty years assembling their dream home. Having just finished it, they now want to sell it so they can buy something smaller. And all they want to do is get back the money they've spent over the twenty years. Simple, huh? Well, not quite! Despite all the inflation there's been, there's a fabulous newly built house round the corner that is bigger, better designed and more modern....and rather a lot cheaper! We saw the very same scenario in St Ann and elsewhere.

Then there are the persons – very few, but they sometimes appear – who get their dream home in Jamaica and then something happens that means they have to spend more time back in Britain. If you've tied up all your (first and) last pound in that house in Jamaica, you may have no flexibility left. Rather than have to sell your new, dream house and get something smaller, maybe build a house that leaves you a bit of money in the bank.

Personally, I adore big houses. Dream big and get the right money and the right plans. Do dream big and remember to look at the bigger picture. How many rooms can you really use well? If you want a library, do you actually have a lot of books? Have you considered getting a Kindle? A sewing room can be useful, but can you sew? Do you listen to music in a music room? If you want three reception rooms, how many parties are you likely to have? How many formal dinners are you likely to be serving? Why have a kitchen that could accommodate a ball? Is your living room all that likely to broadcast an episode of "Strictly Come Dancing"? Do you really, really want a bathroom big enough to hold a large sofa? Are you definitely going to make lots of use of a cinema? And a sauna? Some persons will make lots of use of these and other facilities. Best though to make sure you really will use them before investing the money. Plan what you are wanting to get from

each room. And, also, think bigger picture: look at whether you might not be better off socially by travelling to a publicly used sauna or gym or dance class.

Dreaming big is, of course, what those with enough money did in England 100 or 200 or 300 years ago. A local factory owner or large landowner would often build a large manor house, with umpteen bedrooms and servants' quarters. What we must recognise, however, is that only some of those are lived in nowadays by an individual family. Usually persons with unusually high incomes, like premier footballers. Some have been converted into lots of small flats. Some are left empty for ages. Some are eventually taken over by charitable trusts and become museums or other public buildings. So if you want to leave a legacy to your nearest and dearest, best to think carefully about what might develop when you are no longer around.



Perhaps this north coast building was meant as a hotel? Or perhaps as someone's manor house? Whatever the case, we've seen it looking like this for more than 20 years! At least it has a roof over its head!

Now, we are <u>not</u> saying "best to build small"! What we do say is "best to build your dream house that you can fully utilise". At the same time, though, make sure your dream fits your budget. And that your budget can cover other things you may want later on, not just the dream house. Also that your budget can run to maintenance and upkeep. Careful design and planning really are essential. Too many persons think they can have a "champagne house". Fine, fine, fine. We drink to that. But best to make sure you have more than a "Pepsi budget". And best also to get some "champagne plans".....or, at least, some "bespoke plans".

Stuart Taylor Spanish Town / Huddersfield stuart@bespokehomesjamaica.com