



# bespoke homes jamaica

RECONNECTING YOU WITH YOUR ISLAND

*Dear Reader,*

## Letter from Jamaica No. 9

### Do you really want a home in Jamaica?

What a laugh I had the other week! Pensions are boring, aren't they? Not amusing, surely? Well, did you see the tv interview with a young lady in London a couple of weeks ago? It was the day the UK government revealed its new, flat-rate state pension to start in 2017. Asked about any possible worries over the changes, the lady replied: "No, I'll be relaxing on a beach in the Caribbean when I'm retired". This got me thinking...

How could she be so sure? How many more of us would blithely have given the same answer? How many of us already have arrangements for Negril or Ocho Rios or Port Antonio for when we hit 67? Or earlier?

From the thousands of persons that Bespoke Homes Jamaica have spoken to during the last three years, the answer looks like "not many". And so many of us in older age are now enduring lots of British/ north American winters. Are we just big-time dreamers? We have a great dream. But for most of us, it never gets beyond a dream. Just a little over a tenth of one per cent of us actually make the return trip each year from Britain (barely 400).



Lack of planning is the main reason. Why so few of us return home. Looking 30 or 20 or even 10 years ahead seems too far off to worry about. "The future will take care of itself." Or, "I'll get round to it soon". Or, "Grandma's plot of land needs sorting, some time soon".

Planning really is crucial. Without it, we can't know how much money we are going to need. We need to decide how much money we will need in total and at each stage. We

might buy land long before we build the house, to save money. We might buy a house now and rent to friends rather than buy a similar house at 2030 prices. We might instead build up capital by buying and selling houses in Britain for the next 20 years. We might instead save £400 a month for the next 25 years. But unless we first sit down and decide how and when we are going to get to our personal destination, the dream will stay a dream. The years will simply slip-on by.



False expectations can be an insurmountable obstacle. Don't just assume the pound will buy you a great house in 25 years. It won't even do so now, unless you have lots of it! £50,000 won't get you far. Don't just assume house prices in Jamaica are cheap. In most parts they aren't! A small lumber house can be; but you'll probably want block, steel and mortar with a bit more space.

Too many returnees are "too English" and end up "re-returning", to England. If you've not lived in Jamaica for 2-3 months at some time during the last ten years, you're bound to be out of touch. And yet your English attitudes will compound the problems. For example, don't expect Western customer service. When I recently returned an angle grinder with a faulty switch to the local hardware store in Manchester, a shop manager simply said: "Well, a week's plenty long enough to break it in". There's no EU-backed consumer protection for that island, don't forget.



Another "don't" is don't dream of a "rahtid George house". Dreaming of a massive house in Jamaica when you live in a two- or three-bed in Britain is just as bad as not planning how to get the funds. See Letter from Jamaica number 5 for much more on big house syndrome.

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Yet more “don’ts”! Don’t just accept common perceptions. They are often misperceptions. Don’t assume that driving in Jamaica is sheer hell. Ok, it can be! Like in England. But also like in England, some drivers are very careful. Some even dip their headlights! What’s more, some potholes have been fixed in recent years. Yet England’s potholes are beginning to open up anew, as spending cuts bite every deeper<sup>1</sup>.

Similarly, don’t fear crime as much as some persons say. Yes, take sensible precautions. Yes, the headline figures are rather worse than England’s. But murder is mostly gang on gang.

So, lack of planning, undue fear and misinformation explain why some persons don’t return to Jamaica.

But on the flip side lies the question: “why on earth bother living in Jamaica when you can live in England?” Well, the average Jamaican lives nearly as long as the average person in Britain despite incomes being much, much lower. Ok, the weather helps. Ask many fifty-somethings about arthritis! But also a major international study found that Jamaica is in the top-10 happiest places in the world. Far ahead of Britain and north America. Ok, some of that is just because the researchers’ measure of happiness includes less damage to a great natural environment. But quite a bit of the “happiness” does stem from the less stressful way of life.

As a returnee from Britain, you ought to have a good chance of being even happier than the average Jamaican – if you’ve been saving a bit and building up capital. And you’ll find most weekly bills to be cheaper – leaving aside electricity. Oh, and wine! But as long as you spend some of your capital on solar power, you can even earn money by selling any surplus to the grid. Or, you could simply drink rum.

I could go on and on. Like about the scenery. Like the emerging “European coffee culture” – if you’re into that sort of thing. Like also – especially for me – test match seats being a quarter of the price in England.

“But we know all these benefits!”, I hear you shout. “Seh, jus tell us wah we need du and get our lickle place dere!”

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<sup>1</sup> For example, the Huddersfield Examiner’s article of 21 January 2013: “More than 10,000 potholes reported to Kirklees in 2012”

Well, “plan, plan and plan”. It’s never too soon to start. Decide whereabouts and when to build/buy. In broad terms to begin with. Break down your plans into discrete steps. What you want in 25 years. And how you will get there in steps. In 1, 2, 5, 10, 15, 20 years. And then in 1, 2, 3,....12 months.

Gather information on land and house prices. Start soon. Scan adverts. Check out Jamaica’s National Land Agency website. Check out some realtors: Bespoke Homes Jamaica works with Benjamin Johnson; but other realtors also exist.

If you want to build your own house, decide soon when to buy the land, if you don’t already have any. If you want a house first as a holiday home, speed up your analysis and planning.



Work out how much money you will need. To achieve your dream. And plan how you will finance that dream. Speak to Bespoke Homes Jamaica. Or to another builder or realtor. For some more detail on how to plan, request a copy of the Bespoke Homes Jamaica paper, “Goals, Goals, Goals”, by emailing me.

Whatever you do, “plan, plan and plan”. Don’t, don’t, don’t end up in 30 years’ time with cold and wet British winters. Unless that’s what you really, really, really want. Worry about your pension. Now. And plan that house in Jamaica. Now.

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PS. If you enjoyed this Letter from Jamaica, please forward to friends - and encourage them to register by emailing me. Thanks, Stuart