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FEBRUARY 2007 Issue 1

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SPECIAL FEATURE

**Concrete and Steel Sandwiches are Simple Fare for a
Dream Home in Antigua**
Chapter 1 : Building Approvals and Cold Beers
by Penny Tyas

February 2007

I had a dream... a dream of sipping rum punch, lounging elegantly on my balcony overlooking the blue waters of the Caribbean... I dreamed of building a house in Antigua... but what about the reality?

January 2005

The roar of the engine in my ears made all conversation impossible, and the time of day made it equally impossible to effectively escape from the heat of the sun, so I just stood there with a stupid grin on my face watching the Backhoe driver strutting his stuff. The raw power of the machine in the hands of a skilled operator is a pleasure to watch - moving the digger with poise and grace, ripping out cassie trees, shaking off the loose soil, then dropping them gently in a neat pile to burn later. All achieved without gouging out great ditches in the land or destroying all the top soil.



Clearing the Land and Popping Champagne!



Penny Tyas arrived in the Caribbean by boat in 1988, having left England to sail around the world. To date Penny has crossed the Atlantic three times, but keeps finding herself back in Antigua, where she now lives with her 7 year-old son. Formerly a charter chef and sailor in the British Virgin Islands, Penny now runs her own business, Paperworks, providing Accounting, Tax advice and Business Services to local business owners including expats and Antiguan alike.

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"And Now I'm Going to Share My Secret With You!"

Why did JoAnn Roselli, the author of this book use the words 'cheap plastic surgery' when what she was was referring to was 'inexpensive' cosmetic surgery?

Interesting question, and it is one that I had when JoAnn first told me about this book. When the text arrived, we formatted it and did a test printing. Every gal in the office immediately pounced on the book. (If someone would have asked me if women were interested in cosmetic surgery I would have said, 'perhaps.' I didn't have any idea that they have an interest bordering on obsession.)

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The first time I stood on the piece of land was the day I signed the loan papers with the bank. I went there with my young son and his aunt (from whom we had bought the land), cleared enough of a space amongst the cassie and the garbage in which to stand, and popped a champagne cork into the air so it would fall I knew not where. One day maybe, whilst tending my garden and planting my vegetables, I will come across the cork and remember that day.

June 2006

Now, eighteen months later, I have accumulated enough for a deposit on a house, and the necessary building approvals have been sought and given. As the property is in English Harbour, it falls within the realm of the National Parks and approval must be given by them before it passes to DCA. You do not have to be an Antiguan to buy a piece of land here, but you do need to apply for a 'land-holders licence' - this procedure will cost you a government duty of 5% of the purchase price, and you will need an attorney to facilitate the process. If you need an attorney in English Harbour, you can contact Karen Campbell at kcampbell@candw.ag for more details.

I have decided to go the way of the 'prefabricated' house. The company, *Antech*, build houses using the G90 Building System which is effectively a steel frame with what looks like wooden board siding, but which is in fact 'planks' made of concrete sandwiched between the steel frame. The final visual effect is of a genuine beewee board house, but with the strength to help withstand hurricanes, and also give some protection against termites.

One of the reasons for deciding on an *Antech* house was that my personal involvement is going to be very limited - after choosing the design (they have many to choose from), and any additional features I want, I only have to decide what colours I want it painted and whether I want additional electrical outlets anywhere, then "presto" they present me with a key and it is complete down to kitchen cabinets, bathroom fixtures and light bulbs. I must admit to being completely blown away by the light bulb part - I have rented many places in the past that didn't come with lightbulbs, so I find their attention to detail very comforting.

Having said all that, the "presto" part is a little misleading. They have given me an expected project period of 20 weeks, after which they are liable to pay me penalties.

So now that building approval has been given and all the papers signed for the bank to make its initial 50% deposit to the builders. We are ready to roll.

The land is cleared now. For the first time I can see it properly - walk on it, touch it, and feel that it is mine - my own little part of the planet. The distinctive earthy smell of recently uprooted cassie bushes permeates the air, and the silence after the backhoe left is deafening. The sun starts to sink and the air becomes a few degrees cooler; the warm evening breeze cooling the sweat from the day. I sit on the warm rich soil sipping a cold beer with my friends and survey my surroundings. Life really doesn't get much better than this...



Marking the boundaries of her new house

August 2006

July was frustrating on the building front. Mercury was in retrograde and anyone who is familiar with astrology knows that this causes all sorts of problems, especially with machinery and communications. On the machinery side it was a washout. I was house-sitting for some friends and I could clearly see my plot from their balcony. I was looking forward to watching the building grow before my eyes, but what I saw was weeds and cassie slowly creeping back to find their place again. No machinery, no workmen, no action.

The book is evidently everything that JoAnn says it is, and we'll let JoAnn tell you about it in a minute. The office staff have now printed five copies of the text and they are raving about the book. Evidently Plastic Surgery is expensive in the USA and JoAnn discovered a place in the Caribbean where she not only found affordable plastic surgery, but plastic surgery done by top notch Board Certified Plastic Surgeons at prices that allowed her to obtain the plastic surgery she had long wanted but could not afford.



[CLICK HERE](#) For more information or to download this ebook.

Spend less than 25% of your present monthly budget while maintaining or probably enhancing your lifestyle.

Say "goodbye" to your financial planner and her "advice" that you must accumulate at least \$1,000,000 in liquid assets before you even think about leaving your "day job".

Because real estate is such a major decision area for a move offshore, most people are happy to get as much information as might be available on this subject.

My book "**Retirement Planning for Offshore Living**" gives you all of the details and then some.

There were three detached buildings on our property when we purchased it. In addition to our main 1300 square foot, 4 bedroom home, we have a bright and airy 480 square foot, fully finished, tiled, air conditioned, "family room" with a modern two piece vanity. This was used as a "party room" by the former owners.

We will convert this studio into a "one bedroom guest house" for our friends and possibly for extra income in high season and for holidays. We plan to add a small 8' x 12' private swimming pool to this unit with a large ceramic terrace and privacy walls with plantings.

The third building is only 350 square feet in size. It was designed as a self-contained "maid's quarters". We attached a small "tool shed" to this "casita" for storage of garden implements and pool supplies.

The combined size of the three buildings is about 2100 square feet. Two of the buildings have "central air" and all buildings are in excellent condition.

Upon taking possession, we built a 15' x 22' swimming pool fully lined with ceramic tile for ease of cleaning. It

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On the communications side it was even worse. It transpired that I needed to get indemnity insurance in place before the bank would release the money (because my mortgage was over 80%). The wonderful lady at the bank with whom I had been dealing was off on vacation and I was left to deal with a supervisor who did not understand that she needed to talk to me on a kindergarten level as I had no idea what I was doing. Then I also needed life insurance which I was calmly told would only take a couple of weeks. However, since I learned all this on a Tuesday, and the money was needed for the builders on the Thursday, I was less than calm. My insurance agent was kind enough to speak to the bank on my behalf (I think he was eager to get me out of his office before I burst a blood vessel) and suggest they add me to their group scheme policy for which I would not need a medical and would therefore be done immediately.

One of the things I truly love about living on a small island (the whole of Antigua is smaller than the Isle of Wight off the South Coast of England), is that everyone knows someone who knows someone else who can help etc. etc. An integrated network of friends, family and acquaintances who can be called upon to help out.

The only things I accomplished in July were a re-survey of the land, and fencing of the whole piece. The original survey pegs could not be found (the road had been resurfaced and the pegs had become a casualty of the Public Works Department, it seemed), and this needed to be done before fencing so it was a worthwhile exercise. As it turned out, the adjacent property had encroached on my land with their fence line by about a foot, but it was decided to leave it be until their fence needed replacing and then move it to the proper marks. On the road side, the surveyors were very precise and diligent, and right at the point where they were going to hammer in the new pegs, lo and behold they found the old ones – I felt a bit stupid that I hadn't been more thorough in my search and also stupid for spending extra money I could ill afford.

A problem we face in English Harbour and other areas of Antigua is that goats and sheep roam free, and as they eat everything in sight you could end up with a whole garden chopped down to knee height in a matter of one day if you did not choose to fence it. In addition to this, keeping a dog is a wonderful deterrent to both four legged and two legged intruders, but without having a fence to keep a dog in, the alternative would be to keep it chained permanently – not an option for most of us who prefer man's best friend to be a part of the family. So a fence is crucial.

I opted for paddock wire rather than chain link – it's a bit cheaper, but more importantly it's harder to see so your view is not obscured by a fence line reminiscent of a low security prison. For fence posts I chose galvanized rather than wallaba (a type of hard wood from South America often used in fencing). The wooden posts look nicer but they are a bit more expensive. Unfortunately, although I paid for the caps to be put on the top of the fence posts, this has not been done and with the rain we have had I think they may be filling up and rotting away inside.

In August I received a letter from *Antech* telling me that the official project start date was July 31st and although I may not see much activity on site (understatement), to be assured that work was progressing behind the scenes with ordering materials and fabrication of the component parts. The official project end date has been given as Jan 9th 2007 (Not in for Christmas then!).

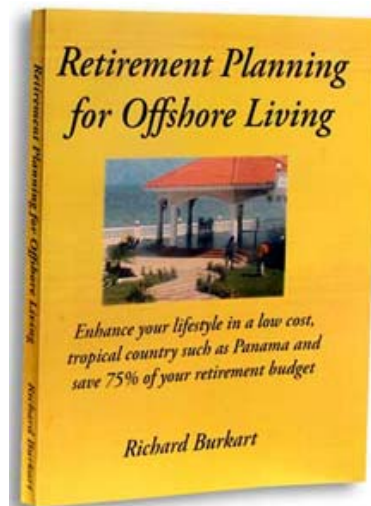
The first week of August was a no-show as it is Carnival in Antigua. The second and third weeks, guys came to mark out where the house would be, and piles of concrete blocks and other supplies kept appearing in the yard but no workers. They were unable to start the foundations as there was an island-wide shortage of cement and then of sand (can you believe it! A shortage of sand in the Caribbean! It doesn't seem fair.). Finally, on August 23rd, as I drove by the site, there was a team of men and a concrete truck in the yard. Yippee! I was so thrilled to see work finally start that I didn't even get mad about the concrete truck breaking the bottom of my gate.

As I drove past again today I stopped to look at it all again. I know it's just the foundations, but foundations are the most important part of anything we do. For it is on these that we build our houses and homes and our lives. It is quite a momentous occasion and an emotional one too – I should have marked the day with a ground breaking BBQ or better yet another bottle of champagne, but actually I am happy just to sit and look – perhaps I will plant a tree tomorrow...

October 2006

10 weeks into the project and there has only been three days of actual work done. My friend told me she saw the men on site – four guys in a minibus; one was digging, one was watching the digging, one was holding a spare shovel, and one was asleep in the bus! Well maybe she exaggerated. Whatever the case, I am pleased I chose to go with the fixed price job with a

includes three curved, walk-down steps, a submerged "massage bed" serviced by several Jacuzzi jets, an underwater light, and a "fountain jet" for "white noise" if required.



I will tell you the total cost to build this pool later ...

[CLICK HERE](#)

fixed term; I don't think I could cope with having to hassle about timing with contractors and big hairy guys with shovels.

After digging the foundations, the concrete block pillars were put up upon which the steel floor will be laid. There was another long delay this month as there was an island wide shortage of blocks. There seems to have been a huge amount of construction going on all over the island this summer, not least of which is the new stadium for the Cricket World Cup to be held in 2007. Because of the possible disruption to the tourist market in the winter months, construction is discouraged during high season; in fact some of the high end market residential estates actually ban construction except during the summer months when the residents are less likely to be in situ.

Although there was not a lot of labour going on at the time, there were quite a few deliveries of supplies; you can see below the steel framework being delivered. (You can also see that all the beautifully cleared land is starting to look like a jungle again – aagh!)



Delivery of the steel framework

Last week I received a call from the building project manager who told me that he had taken another look at the progress, and could confirm that most of the components had now been made in the factory and I would start to see some visible progress over the next couple of weeks.

Lo and behold! On Monday the steel floor was laid, on Tuesday the steel frames for the walls were erected, and by Wednesday I had a roof line! I still can't believe how suddenly from one week to the next a house is born.

I know it's tiny – only 800 square feet including the deck, but it is mine and it is expandable when the money allows – I can't wait until the next phase...



Finally resembling her new home!

There will be further instalments from Penny as construction progresses! Watchout for her articles in future issues (you can search articles by Author below).





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