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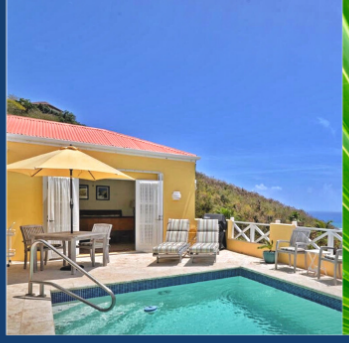
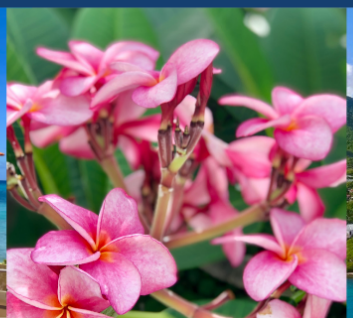
seaglassproperties.com



Getting pre-approved, shipping your car,
opening up a post office box and much more.



WELCOME TO ST. CROIX

St. Croix is the largest of the U.S. Virgin Islands. It is a popular destination for both second-home buyers and travelers due to the tropical climate and water activities. St. Croix is known throughout the Caribbean for its beauty and hospitality. The island boasts a small-town atmosphere that is enhanced by a carefree spirit. St. Croix is referred to as the melting pot of the Caribbean with its rich culture and history. People from other islands in the Caribbean bring their culture and energy, which enhances many wonderful traditions and celebrations -- not to mention the food! On St. Croix, you'll discover historic landmarks and 18th-century buildings between trips to the beach. Every year, the island comes alive for the many cultural festivals and celebrations. St. Croix is home to miles of stunning beaches surrounded by sparkling turquoise water, showcasing magnificent sunset and sunrise views. With a year-round tropical climate that allows lush vegetation to flourish, it is the definition of paradise. St. Croix is a territory of the United States affording you all the protection of United States laws, certain tax benefits, the same currency as the mainland, and no passport required to travel to and from if you are a United States citizen.

ST. CROIX REAL ESTATE OVERVIEW

GET TO KNOW THE MARKET

Now is the time to invest in the St. Croix real estate market. There are incredible investment opportunities with the same historically low-interest rates you are seeing stateside. St. Croix pricing is notably lower than other Caribbean islands and is extremely competitive when compared to stateside waterfront pricing. Whether you are looking for a second beachfront home, commercial opportunity or a permanent home here on the island, our team at Sea Glass St. Croix is happy to assist and guide you through the process. Our state-of-the-art website makes navigating through the many listings available seamless.

EACH HOME HAS A UNIQUE STORY AND IDEAL BUYER. AT SEAGLASS, WE ARE IN THE BUSINESS OF TELLING THAT STORY.

ARE PROPERTIES EXPENSIVE?

The price of a home or condo is going to depend on the location, the size, the view, and the amenities included. Some condos are very reasonable and there are also multi-million dollar homes. Lots are available to build your own home, but all materials for construction are shipped here first, making this a pricey option. We recommend you contact a real estate agent to help you find the home that is right for you.

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Search the MLS on www.seaglassproperties.com

WHAT TO EXPECT WHEN MEETING YOUR SEA GLASS AGENT

Set up a call with your Sea Glass Agent

During your initial call with your Sea Glass Agent, we will get to know each other and find out what you are looking for and your real estate goals.

Be Prepared to Talk About Finances

You can handle many of the preliminary financial questions on your own before you even talk to your Sea Glass Agent.

If you are looking to buy a home: consider getting pre-approved for a mortgage. You should also figure out how much home you can afford to ensure that you don't go over budget. Knowing these limits can help your Sea Glass Agent find houses to show you within your range and expectations. If you haven't been prequalified yet, right now is the perfect time to ask your agent if they have a lender that they recommend.

Discuss Timeframe

Whether you have a tight timeline or need to move out by the time your current lease expires, you likely have an idea of when you want to buy a home. Don't be afraid to express that desire with your Sea Glass Agent.

Discuss Your Must-Haves

With a Property Along with the financial discussions around the home buying process, you should also decide what features and styles of a home are most important to you. Do you want to be within walking distance of a beach or park? Separate the must-haves from the would-likes so your Sea Glass Agent knows how to search on your behalf.

During the meeting, your Sea Glass Agent will likely let you know whether these features are realistic. For example, your budget may not be able to handle a five-bedroom house or a house on the beach. Your Sea Glass Agent will recommend either increasing your budget or choosing features that are possible within your area.

Viewing Properties and Getting to know the Island

Once your Sea Glass Agent has an understanding of your real estate goals they will make a list of properties suited to you and show you around the island.
Once you have found the property that is best for you it'll be time to discuss putting an offer in with your Sea Glass Agent. Your Sea Glass Agent will guide you through the process and answer any questions you might have.

THE HOME BUYING PROCESS

Who Pays for What?

We've listed some common items you might have questions about. While most everything in a real estate transaction is negotiable, here is a list of the fees associated with a real estate transaction and which party typically pays for them.

Attorneys

Both parties have lawyers, and each side pays for their own attorney. Sales Commission Generally, the seller pays all real estate sales commissions and it is already set forth in the listing agreement.

Earnest Money Deposits

In the Virgin Islands, the typical earnest money deposit for property is 10% of the purchase price.

Title Search

The buyer will pay for a title search. This cost is between $150-$350 and will go towards the new owner's title policy.

Property Survey

The buyer pays for the property survey.

Recording Fees for Deeds

The buyer will pay around more than $1.00 for every $1,000 of property value based on the sales price.

Home Inspection

Home inspections are not required but recommended. The buyer pays for the home inspection.

Transfer Tax

The stamp tax, which can also be called a real estate transfer tax, is a tax that can be imposed by local jurisdictions and states for transferring property between parties.

Properties up to $350,00 will have a 2% tax Properties from $350,001 to $1 million will have a 2.5% tax Properties valued from $1,000,001 to $5 million will have a 3% tax Properties valued over $5 million will have a 3.5% tax

Putting in an Offer

After submitting the offer the Seller will review and may counter with a higher price or a change to your conditions such as inspection time, earnest money etc. If both parties come to an agreement, the property is considered under contract. The last date on the contract is called the Effective Date and it's the date from which inspection, financing contingencies and closing date will be calculated from.

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Getting a Mortgage

If you are ready to buy a home or real estate on St. Croix, financing is available from local mortgage lenders and banks. First of all, you should note that the USVI has many of the same financing options as the continental United States. So, you can apply for FHA, VA, conventional loans, jumbo mortgages, and more. Finding the right financing for your individual needs can be daunting.

Getting pre-approved

A pre-approval letter is a letter from your lender, written on the lender's letterhead, stating that you are approved for a loan of a specific dollar amount, Getting pre-approved can actually improve your chances of falling into the sellers' good graces, so you want to get it done as soon as possible in the home-buying process

Banking

The St. Croix banking community includes several established banks to help with all of your banking needs. So, you can find an ATM, manage your money, secure a loan or line of credit, or invest. If you are relocating to St. Croix and need to find a bank or lender, shop around for the best interest rates and the account that best suits your banking needs.

Lenders

Schaeffer Mortgage

Nathan Purdome
Nathan@schaffermtg.net
340.778.4444

Bonnie Rapine
bonnie@schaffermtg.net
340.778.4444

Capital Mortgage Services

Michael E. Armendariz
michael.e.armendariz@gmail.com
340.773.8100

Bank of St. Croix

info@bankofstcroix.com
340.773.8500

Patricia Worede
patricia.worede@bankofstcroix.com

Christiana WIlliams
cwilliams@bankofstcroix.com

Megan Garcia
megan.garcia@bankofstcroix.com

Banco Popular/ Land

Jo-Ann Hamilton
Jo-Ann.Hamilton@popular.com
340.693.2956

Mortgage Calculator

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RESOURSES

Climate and Weather

St. Croix's subtropical climate and weather provide mostly warm, sunny days with a slight chance of rain. While this is the typical daily weather forecast on St. Croix, the temperature does change – some days are rainier, and some days are hotter than others. Our beautiful climate also allows us beautiful nighttime skies, filled with constellations you might be missing with the glow of your city lights. Our sunsets will make you want to linger forever, just like the sun hanging on the horizon. But, rest assured, you will awake to a sunrise just as beautiful and invigorating to help jump-start your day. For more information on Hurricane Preparedness CLICK HERE

What is the time zone for the US Virgin Islands?

This is an easy one. Our island lies in the Atlantic Time zone, which means we do not participate in Daylight Savings Time. During Spring and Summer, we are on the same time as the East Coast of the U.S. until they set the clocks back for daylight savings, which makes us one hour ahead during the fall and winter.

Hospitals

There is a hospital on St. Croix offering both standard and emergency medical care. The Governor Juan F. Luis Hospital is located mid-island near the Sunny Isle Shopping Center. If you require emergency attention, there is an emergency room at the hospital. If your medical needs cannot be addressed on St. Croix, your professional physician will make a recommendation for you to go to Puerto Rico or to the nearest U.S. location for treatment.

Urgent Care and Doctors

Plessen Healthcare's full-service Medical Clinic provides adult primary care, women's healthcare, internal medicine and specialty care. They also have an Urgent Care Mid Island. 340-715-7720

Primary Care PLL

is a thriving Family Medicine and Urgent Care Practice 340-718-7788.

Pediatrics Care

Pediatric Care Center offers a full array of services to help your child maintain good health. https://www.pccvi.com/

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RESOURSES

Pharmacies

St. Croix pharmacies offer over-thecounter medications, prescriptions, basic hygiene essentials, as well as home health supplies. Also, our pharmacies accept most stateside insurance because we are a U.S. territory

Mental Health

Island Therapy Solutions is a multi-dimensional practice that focuses on mental health wellness, including psychological and developmental services.

Dental 360

Dental 360 is a comfortable, state of the art dental practice for patients of all ages.
(340) 719-7000

Chiropractic and Physical Therapy

At Beeston Hill Health and Wellness we offer a wide array of services including both Chiropractic care and Physical therapy.
(340) 778-8888
https://beestonhealth.com/

Cable, Internet, & Telephone

There are a couple of companies that offer home telephone, cable or satellite, and internet services.

Offering solutions for residential and businesses.
https://broadband.vi/
https://viya.vi/
https://www.reach.vi/

www.paradisesatellite.getdish.com

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RESOURSES

Getting a post office box set up

Here are the few steps required to establish the ability to receive mail on-island:

1. Find the post office most convenient to your home or business:
   - Gallows Bay (best for those living on the east end with ample parking)
   - Christiansted Downtown on Company Street (perfect for those working in town)
   - Richmond (just west of Christiansted and Basson Triangle, primary post office for the island)
   - Sunny Isle Shopping Center (mid-island east connected to Kmart)
   - Kingshill (mid-island in La Reine)
   - Frederiksted (on the southeast side of town, ideal for those working there)
2. Apply for a post office box
   - Complete the application form
     Application form, click here
   - Select the size box you need
   - Print your form
3. Bring form and required identification to the post office you selected

Identification Options (two required / one must have a photo / both must be current):

- Driver's license
- State/territory non-driver's identification card
- Armed forces, university, government, or recognized corporate identification card
- Passport, passport card, certificate of naturalization, or alien registration card
- Current lease, deed of trust, or mortgage
- Vehicle or voter registration
- Vehicle or home insurance policy

You can also start by setting up a mailing address with Mail Boxes Inc located mid island. They won't require much to set it up.

Mail Boxes N More
Diamond Est, Ruby, Christiansted, VI 00820
(340) 719-5131

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RELOCATING

There are several great movers and shippers licensed to get goods to and from St. Croix. Here you will find resources including licensed moving companies, shippers and freight forwarders. Relocating to St. Croix doesn't have to be hard when you know who to call! One of the many shipping and moving services will help you get your stuff here, and then there's storage for when you need a place for it all. So, relocate your life to paradise, and these businesses will do all the rest.

VI CARGO,
www.vicargo.com
Miami: (305) 863-0081
St. Croix: (340) 778-6331

Paradise Freight:
Miami: (305) 889 1110
Web:www.ParadiseFreight.com
Phone: (340) 713-0033

Blue Ocean Freight (A lot of people use them for cars)
Main Number: 305-428-2735
Website: www.shipblueocean.com

Shipping your car
The VIN number is used to determine the country of origin: if the first digit is 1, 4 or 5 it is a U.S. car and there is a no duty owed. VIN numbers starting with 2 or 3, there is a 6% duty. VIN numbers starting with 6 or with a letter are charged a 3.5% duty. The U.S. Customs Office will accept personal checks, cash, certified more information.

Click here for more detailed information on shipping your car.

Some of the companies shipping to St Croix:
Amazon Prime (You may have to call to get shipping refunded)
Amazon subscribe and save
Target
Walmart
IKEA (From Puerto Rico you can get cheap shipping)
Vitacost

HELPFUL INFORMATION

Grocery Stores on St. Croix

We have large grocery stores and you can get about everything you would find in a stateside store. However, our prices are higher as everything has to be shipped here.

A lot of people use Amazon Subscribe and save and you don't pay for shipping.

Plaza East
https://www.plazaextraeast.com

Cost U Less
https://www.costuless.com/st-croix/about-us

The Market (west)
Seaside Market and Deli
https://www.seasidemarketstx.com

Shipping your car

The VIN number is used to determine the country of origin: if the first digit is 1, 4 or 5 it is a U.S. car and there is a no duty owed. VIN numbers starting with 2 or 3, there is a 6% duty. VIN numbers starting with 6 or with a letter are charged a 3.5% duty. The U.S. Customs Office will accept personal checks, cash, certified more information.

Click here for more detailed information on shipping your car.

Some of the companies shipping to St Croix:
Amazon Prime (You may have to call to get shipping refunded)
Amazon subscribe and save
Target
Walmart
IKEA (From Puerto Rico you can get cheap shipping)
Vitacost

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HELPFUL INFORMATION

Local greens
We have a farmers market in La Reine which is mid island. Open every saturday from about 5am to about 10am

We have farms growing organic greens and you can sign up for farm shares, order and pick up or go to the farms to shop.

ARTfarm LLC
340-514-4873
Sat, 10-12 noon
Luca Gasperi offers quality organic fruits, vegetables, herbs & more! www.artfarmllc.com

Crescent Farm
340-277-0707
Sat – Sun, 9 am – 5 pm or by appointment. Solar-powered, organic farm. Seasonal fruits & vegetables. Facebook.

La Reine Farmers' Market
340-778-0998
Sat, 6:30 am – 11 am, Wed, 6 am – 6 pm
VI Dept of Agriculture features vendors with local vegetables, fruits, plants, & trees.

Sajah Farm
340-773-8065 or 277-6046
Mon – Fri, 10 am – 5 pm, Sat, 7 am – 5 pm
Dale and Yvette Browne offer livestock, eggs, & organically grown vegetables. www.sejahfarm.com

Southgate Corner Farmer's Market
340-332-3932
Sat, 8am – noon
Produce, fresh & preserved local fruit, fresh baked goods, local honey, local eggs, handmade soaps, herb and ornamental plants, small fruit trees.

Tropics Hydroponics Farm
340-227-5546
Mon – Fri, 8 am – 4 pm, Sat, 8 – 12 noon, Sat, La Reine Market
Brian McCulough specializes in Bibb lettuce, vine-ripened tomatoes, & other vegetables.

VI Locally Grown Market
340-220-0466
Wed, 3:30 pm

Look at https://myneighborsgardenstx.com/ to place your order from a number of farms

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HELPFUL INFORMATION

Schools

There are public, private and church schools here. To see a list of schools click the link HERE.

St. Croix Schools

Some Schools include:

PRIVATE SCHOOLS

Good Hope Country Day School – (340) 778-1974
https://ghcds.org/

Rattan Montessori
(340) 773-8600
www.rattanmontessoristcroix.com/

St. Croix Montessori (Ages 3-9) – (340) 692-2859
www.rattanmontessoristcroix.com/

PUBLIC JUNIOR HIGH SCHOOLS (7th & 8th)

East End:
Alternative (Positive Connection) School – (340) 713-9118

Mid Island:
Elena L. Christian Junior High School – (340) 773-4445
John H. Woodson Junior High School – (340) 778-2710

West End:
Arthur A. Richards Junior High School – (340) 772-1500

PUBLIC ELEMENTARY SCHOOLS (K-6)

East End:
Juanita Gardine Elementary School (340) 773-0050
Pearl B. Larsen Elementary School (340) 773-3070

Mid Island:
Alfredo Andrews Elementary School – (340) 778-1925
Charles H. Emanuel Elementary School – (340) 778-0511
Lew Muckle Elementary School – (340) 778-5286
Ricardo Richards Elementary School - (340) 778-0612

West End:
Alexander Henderson Elementary School – (340) 772-1330
Claude O. Markoe Elementary School – (340) 772-4510
Eulalie Rivera Elementary School – (340) 692-2121
Evelyn Williams Elementary School (340) 772-2844

PUBLIC HIGH SCHOOLS (9th-12th)

Mid Island:
St. Croix Central High School – (340) 778-0123
St. Croix Educational Complex Academic High School (340) 778-2036
St. Croix Educational Complex Vocational School – (340) 778-2216

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HELPFUL INFORMATION

RELIGIOUS SCHOOLS
East End:
Nazarene Christian School – (340) 773-0042
Randolph Lockhart Christian School – (340) 719-2000
St. Mary's Catholic School (K-8th) – (340) 773-0117
Mid Island:
Church of God Holiness (K-8th) – (340) 719-1220
Free Will Baptist (K-12th) – (340) 773-3179
Glen Christian Academy (K-12th) – (340) 778-1932
Seventh Day Adventists – (340) 773-6350
Sunny Isle Baptist Christian School (K-6th) – (340) 773-4406
West End:
School of the Good Shepherd (K-8th) – (340) 772-2280
St. Joseph's High School – (340) 692-2455
St. Patrick's School (340) 772-5052

Moving down with kids?
Parents group on FACEBOOK; Look up Tamarind Parents for a fantastic group of parents who will share their experiences and advice as well as meet up to make new friendships.

After school Activities

Dolphins swim program.
From the "Every Child a Swimmer" educational classes, to our age-group swim team, and on to adult Masters swimming and hosting college swim teams, the St. Croix Dolphins focus on the many ways swimming can be life changing. Located at the Good Hope Country Day School the Dolphins Swim team offers swim programs to all ages and levels. Many of the kids go on to compete for the VI and some go on to International events representing the Virgin Islands.

Look them up on their website https://www.teamunify.com/team/viscd/page/home

Dolphins Swim Team:
Address: Concordia Ln, Christiansted, St Croix 00820
Phone: (340) 719-7946

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AFTERSCHOOL ACTIVITIES

Soccer

The USVISA became a Member of FIFA in 1998 and is currently headquartered in Estate Bethlehem,
St. Croix, U.S. Virgin Islands.
The USVISA offers programs for kids and adults.

www.asayouthexcel.yolasite.com
www.usvisoccerassociation.com/

Sailing

Their Junior programs, run during the Spring, Summer, Fall and range from introductory to competitive racing locally. With a main focus on developing a love for the lifelong sport of sailing.
https://www.stcroixyc.com/Junior-Sailing

Summer camps sailing video

St. Croix Pony Club

Pony Club is an educational organization that teaches riding, mounted sports and the care of horses and ponies. Pony Club develops in youth the characteristics of responsibility, moral judgment, leadership, and self-confidence. Children learn all aspects of good horsemanship as well as a mounted education; graduates of the program are well equipped to manage the care and education of a horse.
https://saintcroix.ponyclub.org/

Tennis

Tennis is offered at The Beeston Hill Tennis Club. You can find them on Facebook.
www.facebook.com/tennisclubstx

The Buccaneer hotel also has a tennis program.
For more information call 340-712-2100

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BUILDING IN ST. CROIX

Architects

Renee M. D'Adamo
RMD Architect
Phone: 340-772-5904
Fax: 340-778-2207
renee@rmdarchitect.com
rmdarchitect.com

Gerville Larsen
Taller Larjas, LLC Architecture & Design
Phone: 340-779-3039
gerville@tallerlarjas.com
www.tallerlarjas.com

Steve Myrvang
Myrvang Architects, Inc.
Phone: 340-513-3514
steve.myrvang@gmail.com

Carlos Reyes
Reyes Drafting
Phone: (340) 778-8972
reyesdrafting@gmail.com

Building Contractors

James Benton, J . Benton Construction, LLC
Phone: 340-718-2222
info@jbcvi.com
www.jbcvi.com

Dave Follman, Contractor
Phone: 340-771-8426
djfcroix@yahoo.com

Michael Robbins, All Points Construction
Phone: 340-718-4558
mdrapc@gmail.com

Desmond Celestine, General Contractor
Ph: 727-204-6872
desmondcelestine@gmail.com

Michael P. Hand, General Contractor
Ph: 340-718-7320
handusvi@yahoo.com

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BUILDING IN ST. CROIX

Electricians

Braverly Joseph, Braverly Joseph Electric
Phone: 340-772-9736
340-643-0141
bjelectric@ymail.com

James Adams Electrical, LLC
Ph: 340-513-0247
jadams3elec@gmail.com

Plumbers

Derrik Cole, Plumber
Ph: 340-771-8400 |
kcirred1943@gmail.com

Kareem George, Plumber
Ph: 340-201-1255

Jim Reese, Plumber
Ph: 340-277-5307

Frenchie
340-773-7291
340-513-7554

Appliance Repair

Eustace Roach
340- 473-8294
340- 713-4584

Chris Sublett
340-227-9001
sublettappliancesservice@yahoo.com

Landscaping

Cindy and Rashid Shabazz | Ambrosia Gardens
Phone: 340-772-0083
Cell 340-626-2404
cindy@ambrosiagardensllc.com

PC Landscaping/land clearing backhoe
(340) 778-4091

Cruz Soto, Pete & Crux Landscaping
Phone: 340-227-0459
340-277-0185
csototerminix@yahoo.com

Bush clearing
Mo Mulching
340-513-3015

Joseph the Bushmaster
340-771-4557
bushman.vi@gmail.com

Backhoe/Dumpsters
Euserio Christian
340-643-0548

Top Notch Earth Movers
Isaac Martinez
340-626-4967

Bates Trucking, Dumpsters
340-778-1649

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We hope this will help you and if you have some vendors to recommend we would love to hear about them as we try to keep improving this Buyers Guide.
If you are looking for a recommendation we are always happy to help.
Keep up with St. Croix events on www.stxcalendar.com

Search the MLS for properties on
www. seaglassproperties.com

We hope you'll love your time on St. Croix with everything that includes. Stunning views, the beautiful blue Caribbean Sea, friendly and warm people from all over, and you'll need a bit of patience. Things don't move quite as fast as they do in the States. It's one of the things that at times get frustrating, but you'll get to appreciate that people here take their time to say good morning, good afternoon, and stop to let you through traffic. It's different, but it's also just a wonderful place where you can meet up with your friends on the beaches and spend a Sunday on one of the most beautiful beaches in the world!

We look forward to seeing you down here!

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