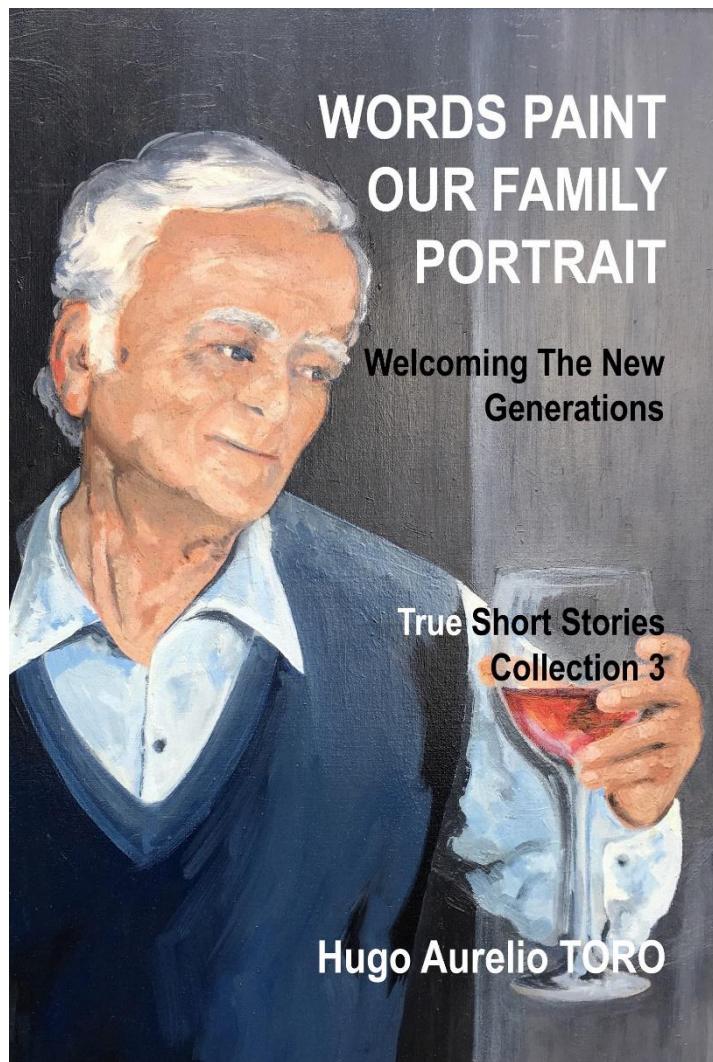


A short story from this collection.



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Cover artwork by Hugo Aurelio Toro. Original portrait photograph by Alice Cerni.

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The full collection is located using:

ISBN 978-1-7635105-5-5 eBook

ISBN 978-1-7635105-8-6 paperback

3.7) The Sea Change

A short story by Hugo Aurelio Toro



Retiring by the sea – Moreton Bay QLD 2020.

Work no longer dictates where Penny and Hugo must live since, retirement is within reach. Canberra had provided employment in government during their working lives. The Capital city is a great place to live and raise children. Sadly, Canberra has lost its employment appeal for two older residents. It is time to move on.

They have done extensive research on retirement locations and options. Research started with the book ‘Where to Retire in Australia’ authored by Jill and Owen Weeks. They travel up and down the East Coast, but nothing ticks all the boxes. Eventually Moreton Bay is selected for

the retirement location. This satellite city adjacent to Brisbane, is in a stunning location and has abundant living and medical services for the retirees. It offers a ‘lifestyle’, which makes them smile since, they hate that real estate phrase.

The Uncanny Flukes

It starts with David (a middle-aged single man), who in 2017, is unhappy living in a government rental and is struggling with unruly neighbours. Youth are threatening older residents demanding beer and cigarettes. A teenager assaults David when he went to the rescue of an older tenant. He has serious bruising to his neck and jaw, and the incident is reported to police.

Father had recently passed away, leaving an inheritance for each of his children. There was enough money to move David, to better and safer accommodation. The family asks David where he would like to live in his retirement.

‘The Gold Coast,’ he replies without hesitation, having spent time there in his teens. Fond holiday memories drive his choice.

Thirty-five years earlier, College friend Paul, Hugo, and David had stayed at the new Olympus tower on Surfers Paradise Beach. They enjoyed the tranquil tropical beer gardens, and esplanade, where stunning young ladies shared their warm smiles.

Their old friend Paul is now raising a family in the Gold Coast.

‘Don’t move Davo here. We are overpopulated, overdeveloped and there are endless traffic jams. Try the Redcliffe Peninsula instead,’ he advises.

Penny, who is assisting with the move, is curious about this location.

‘I have never heard of Redcliffe, where’s that?’ asks Penny. Google shows that it is located on the coast just north of Brisbane.

Hugo with his older brother duties, is off to Moreton Bay to research properties for sale. He stays at Tony and Amanda’s Airbnb in Margate, two streets from a calm beach looking across to Moreton Island. He explores the esplanade that runs the length of the peninsula where people walk and cycle. Quality restaurants and shops are clustered at various points. There is even a hospital in Redcliffe and a rail link to the Brisbane city centre. Better yet, not a high-rise in sight.

A modest yet smart one-bedroom unit in Woody Point is for sale. It is walking distance to the Belvedere Hotel, and more importantly for a keen walker like David, there are shops nearby, medical services, and the beaches to explore. David trusts Hugo’s judgement and agreed instantly to put down a deposit.

In the coming months, David is in his neat unit, and he is safe and happy. They are mainly owner occupied which makes a difference.

A series of ‘uncanny flukes’ and good fortune then unfolds.

They Are Hooked

The beautiful and peaceful sub-tropical Redcliffe Peninsula is now on Hugo’s mind.

‘You have to see this place, you’ll love it,’ he tells Penny.

In the middle of winter, in 2019, they visit Margate to get away from the Canberra cold, and to check on David.

They stay at Tony and Amanda's Airbnb. The quiet street displays seaside homes of various ages, surrounded by green gardens and featuring mature Jacaranda and Flame trees. Penny is instantly hooked.

'This is where I want to live,' she says on their first day in Margate, while walking the quiet streets.

From their accommodation, they gaze down at the quaint 1930s cottage next door. The cottage appears abandoned and beyond repair.

Six months later, in January 2020, Penny and Hugo are back in Margate. They can't stay away. For the week commencing the new year, Penny's family arrange to meet in Moreton Bay. The party includes six members of the family plus John (the ex). John is visiting from New Zealand, and conveniently, he is close to the Brisbane Airport for his return flight. Hugo books a complete holiday house in Margate.

A terrific time is had by all, swimming at the Redcliffe Lagoon, golfing at the Redcliffe Golf Club, and dining out at the highly rated Golden Ox Restaurant. David joins them at the prestigious restaurant.

The Vacant Block Of Land

One evening, while Hugo is visiting his new friends Tony and Amanda, he walks past a vacant block of land adjacent to their place. The same block that had the old, abandoned cottage on it. The cottage is gone, and the block is clean, level and on the market.

Hugo hurries to make an appointment with the real estate agent, to inspect the property. Apparently, it was sold but finances failed.

Standing in front of the vacant land, Hugo's retirement coastal change, is manifesting in front of him. Childhood days by the beach with his grandparents at their seaside cottage are fresh on his mind. Penny visits the block herself and instantly realises that she could design their retirement home on this block of land. It is Penny's dream to design her own house one day, *what amazing luck*, she thinks.

There is no time to hesitate, and they inform the agent that they want the block of land.

They return to Canberra to a blanket of smoke from the devastating bushfires on that hot and dry summer of January 2020. The fires continue to rage throughout Australia causing catastrophic destruction to homes, property, and wildlife.

The daily news (which Hugo loves to examine) is disturbing for retirees.

Climate change has become a political football, followed by confusion, scare tactics, and denial of the science. Our Prime Minister Scott Morrison is cleverly deflecting the fires to arsonists and insufficient hazard reduction. It is good to see that Laura Tingle, senior ABC journalist, shames him for doing so. Considering the increasing bushfire threats, a 'tree change' retirement is ruled out.

The Royal Commission into Aged Care Quality and Safety, established in 2018, unearthed horrific abuse. These included starving the residents, staff not having the

numbers or training to deal with dementia, and poor end of life care. The elderly are losing their dignity in the profit driven enterprises. Bruno's story on the news is shocking. With the best of intentions, his niece placed her blind uncle in an aged-care home. He died neglected and mistreated. He was unwashed and smelled of urine. His feet were bruised from having the staff step on his toes to get him to stand up. That rules out a retirement village life.

In their minds, the news confirms that retiring at home by the sea is the best option. The key is to remain healthy and active. Hugo's father had recently set a clear example by living at home until his passing in 2018.

The New Home Design

They waste no time applying for a short-term loan. A week passes and the bank is stalling while trying to sell them a thirty-year loan. In frustration, Penny applies to her Credit Union for a loan.

'I'm not letting this get away,' she exclaimed. No problem, the credit union even offered an interest only loan for one year.

In February 2020, the vacant block is theirs.

They engage Adam the builder, who sold them the land. He is a personable, hardworking, and well-qualified young man who is starting out on his own business while working for another company. Adam plans to enter the house in the Housing Industry Association Awards, which gives confidence that he will do a good job.

Before the project progresses too far, Penny and Hugo agree on shared decision making. It is important to state this up front since building projects can split up a couple.

Penny designs a single level, age friendly, and energy efficient home. She studies intently the Moreton Bay building regulations and guidelines as well as coastal design. Penny is in her element, having designed a highly innovative modification to the Canberra home.

The new house will stay warm in winter and cool in summer, due to careful orientation and selection of building materials. The sea breeze will cool the house in the evening. Under the roof line, there are three external sitting areas. The compact block will allow them to enjoy a small front and back courtyard garden. Penny is quick to reject dated conventions like bricks, tiled roofs, ensuite bathrooms, wardrobe laundries, and tiny bedrooms. Her radical design includes two full size shared bathrooms, three main size bedrooms and a walk past study. All features are on an age friendly single level floor plan.

Penny points out that men design most homes, so they add little to no storage space. Double linen cupboards, a storeroom, and a walk-in pantry are included in her design. Male designers also tend to follow trends. Instead, Penny prefers tried and proven classic features.

Hugo needs, not wants, an art studio space for his art practice, and an undercover place for his motorcycle. He also likes the feeling of space with high ceilings. These things are included in the design, after he throws himself on the floor in a tantrum.

In August 2020, the house plans are approved, woohoo!

Moving To Queensland

Just before the Christmas break, Adam, and his team, lay the drainage pipes, and pour the concrete slab for the house.

Soon after the sale of their family home, in January 2021, Penny's daughter Emma travels to Canberra to help mum pack the moving boxes. The deadline is tight, with a house full of furniture to pack or giveaway. The friendly islander neighbours are pleased to be offered quality furniture that they can give to their relatives.

On their last days in Canberra, the cars are loaded with essentials. Penny and Emma drive north to Lismore in Penny's Honda Civic hatch, named the Tardis for obvious reasons.

Hugo stays back to say goodbye to family, friends and his five chickens. After the goodbyes, Hugo drives north with his co-pilot Simba, the wise old cat.

The next day, Penny meets Hugo in the border town of Bangalow, so that they can cross the state border together. That same day, the Queensland border is closing following a Covid-19 outbreak in Sydney. Since neither vehicle stopped in Sydney, the highway police checkpoint lets them through. *How lucky was that?* they comment with surprise and relief.

They have only found short term accommodation, and their charming Airbnb hosts, Judith, and Bert, welcome them at their Scarborough Seaside Cottage. It is a paradise location, meters from the beach, parks, shops, and restaurants.

The New House Takes Form

In February 2021, they walk the bare concrete floor and timber frame of their new house. The structure stands in the morning sun with promises of long-term security and comfort.

They visit the building site regularly with Adam's permission, (if they follow safety precautions). Hugo had a building apprenticeship from his father when young, so he inspects with trained eyes. With Adam's timely project commencement, they access the new Home Builder Grant. The twenty-five thousand dollars is welcomed.

Penny start to source fittings and prime cost items. The ceramic tiles are first. In the showroom everything looks impressive - Greek, Spanish, thin, fat, pattern, no pattern. Hugo's head is spinning.

‘Glossy tiles are nice,’ he comments naively.

‘No, they are not, matt finish is more tasteful,’ is the expert reply from Penny.

They then focus on the bathroom, and laundry fittings. The charming people at Reece Plumbing Redcliffe come to the rescue after Harvey Norman Commercial loses their builder's order.

With that of the way, Penny negotiates design and prices with the landscape contractor. The price reaches dizzying heights, and Hugo can see his dream 1967 Mustang fading like a mirage. The team is professional and do a terrific job. They protect and build in four existing palms in the garden that were planted by the previous owner.

To Penny and Hugo, these palms are a symbol of Queensland.

The Wet Season Is Here

The wet season arrives, and the half-completed house is repeatedly soaked. The slab is getting slimy and slippery with the humidity.

Hugo loses his cool, which is unusual for him, and he demands that Adam cover the open roof space to protect the timber frames, insulation, and exposed windows. Hugo recalls rushing with his father, in the dark, to cover an open roof space on one of their projects. Adam reluctantly tarps the roof. He is feeling personally under pressure.

‘Do you want another builder?’ he asks in an agitated voice.

‘No, we don’t want another builder, we just want you to focus on doing a **QUALITY** job,’ is the reply. Fortunately, the roof is completed in two weeks, and the building is weatherproof.

The pandemic and excessive work demand puts additional pressure on Adam. He is overcommitted with eleven unfinished homes. He is no longer supervising effectively. In a vulnerable moment, Adam admits to having lost control of the tradies.

By July 2021, the house build progresses to the end of the fixing stage. The electrician wired up the house, taking little care. The meter box is installed at the front porch and sticks out by about twelve inches.

This time Penny loses her cool, which is not so unusual, and she confronts Adam and the electrician demanding a fix. She asked them the obvious question.

‘Would you accept that job in your house?’ she emailed bluntly. Neither replied. The variation to move the meter box out of sight and recessed cost one thousand dollars.

By August 2021, the house has electricity!

Making Good Progress Despite Covid-19

The kitchen is designed by Penny and built by Kingswood Cabinets. The design is spacious and practical for everyday use. There is no trendy sink on the island bench with a rubber hose tap.

On installation day, Penny and Hugo are on site but there is no builder within miles. They manage two conflicting installs on the same morning, the kitchen, and the flooring. Tradies compete for priority, but the referee Penny, blows the whistle for time out. The kitchen goes in first and the quality workmanship is clear to see. The flooring is next. It is a high-quality timber look alike wide plank vinyl called NexGen Flooring. They cannot be happier with both inclusions that day.

To make up time, Adam works on the driveway himself. He kills his bobcat while removing the old concrete footpath. The pebble finish concrete driveway is laid the next day. With a new driveway, the house looks less like a building site and more like a home.

Covid-19 has generated a severe trade, and a materials shortage. Deadlines are slipping uncontrollably which has a flow on effect. Stress levels are magnified by the continued search for short-term accommodation. It is not easy with a pet. Friends Judith and Bert offer up their cottage while they are on holidays caravaning somewhere in Northern Queensland. They show amazing trust and generosity.

In exchange, Penny and Hugo continue to lease the cottage and look after the property. They also lock the front door to the main house, which has been left wide open by the eager travellers.

In November 2021, Penny and Hugo announce to Adam that they are moving in, with or without an occupancy certificate. He is managing thirty-nine faults from the building inspector, so he agrees to work on those fixes around them. Soon after, the furniture arrives from storage, and they move in that day. It all fits nicely since diligent Penny made a furniture plan when deciding on what items to keep.

By Christmas they are in their new home and feeling triumphant.

The End-result Is Stunning

To Penny's credit, her design works perfectly. The liveable spaces are modern and comfortable. The interior decoration, run totally by Penny, is a blend of decorating styles called California Cool. The exterior is described as Modern Coastal, with a head turning dark blue cladding and white timber frames. The landscaping is compact yet practical.

Gold Star Performance - the standout tradesperson is the tiler, Ronald. He is the only one not fazed by the pandemic. He is a young man who stays true to his craft and shows old style work ethics. When others knock off early, chasing more money somewhere else, Ronald worked till late.

Wooden spoon award – this must go to Stu the plumber. The solar hot water system was connected back onto itself. So, there was no hot water for months. He also bent the copper pipes in the roof space because it was quicker than adding a join. It cost twelve hundred dollars to fix his bloopers.

Overall, they feel extremely fortunate to only catch the start of the pandemic on their building project. Adam is now quoting two years for a house build, and the costs are fifty percent more. He looks defeated and speaks of taking a break from the industry for a while. In 2022, builders are going bankrupt Australia wide.

Penny becomes acquainted with all the local plant nurseries. Visits to the local garden centres reveal the sub-tropical plants that do well here. She dedicates hours each week to the rear and front courtyard gardens. They take shape with lush and colourful plants. Planter boxes add colour to narrow spaces and garden ornaments are strategically placed.

Hugo fills his hours painting and writing in his new studio. He engages with the community and is soon selling art and tutoring new artists at a local arts and crafts shop. On sunny days, he is also exploring the Brisbane hills on his motorcycle. The scenery and natural beauty of the area is inspiring.

They keep active by enjoying walks together along the Margate Beach esplanade. The Redcliffe Peninsula is now home, complete with all its holiday charm and friendly people.

A series of uncanny flukes and good fortune has led to a successful sea change.