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Haven Report



**Northern Belize:
Solitude, Friendship, And Society**



Northern Belize Solitude, Friendship, And Society

By Phil Hahn, Jim Hardesty, and Scot Cave

Henry David Thoreau could have been talking about Northern Belize when he said, “I had three chairs in my house; one for solitude, two for friendship, three for society.”

Life in Northern Belize is as diverse as its amazing landscape. Over the years, locals and expats have built their homes and lives beside secluded tropical rivers, amid noble hardwood forests, upon bucolic traditional farms, within sleepy rural villages, and along breezy Caribbean seashores. They are attracted to a simple, friendly life in a place which is refreshingly off-the-radar.

Northern Belize is a region encompassing a landmass of only about 2,500 square miles, but it stretches from the Caribbean Sea to the forests of Central America. The population of under 50,000 people means you can enjoy plenty of solitude; a welcome respite from the hustle and bustle of the rest of the world. It is truly where the Caribbean and Central America meet. These combined backdrops are enhanced by ancient and contemporary influences.

From the rich Maya history, evident throughout the region, to the relatively recent contribution of the Mennonite community, Northern Belize has

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benefited from its diverse population. The new wave of North American expats is now making this discovery. The towns of Corozal and Orange Walk provide most of the municipal services, but for first-world shopping trips and experiences, Chetumal, Mexico, is right across the border.

The proximity from Corozal to Chetumal, the capital of the state of Quintana Roo, Mexico, provides an important connection to the Yucatan Peninsula. The connection is more than historic and cultural, it is also social. As a gateway town, Corozal extends the reach of Belizean citizens, residents, and visitors to Cancún, Mérida, and points beyond. In turn, it is a major port of entry and welcomes thousands of visitors to Belize every year.

Often appearing in the top ranks as one of the happiest places on Earth, Belize is known for its hospitality, so new friendships are quickly and easily made. Corozal has an established expat community, but the broader Northern Belize region is drawing more attention and attracting people with various interests. So, if you want to go sailing around Sarteneja, horseback riding at Chan Chich, kayaking at Orchid Bay, fishing at Bacalar Chico or bird watching at Crooked Tree Lodge, you are sure to find a friend to join you.

As in Thoreau's house, Northern Belize has a chair for society, a curiously diverse society. You can dine seaside in Corozal with a Mestizo, drive through sugarcane fields in Orange Walk with a Creole East Indian, buy exotic hardwood furniture from a Mennonite in Shipyard, and dance at a casino in the Free Zone with expats, all in the same day.

Solitude, friendship, and society abound in Northern Belize, and if you are looking for one or all of them, you will find them here.

A Colorful History

The chairs of solitude, friendship, and society are an endearing aspect of modern life in Northern Belize. They also existed in the ancient world, even as the Spanish conquistadors were laying claim to the New World. During this tumultuous period, the Maya of the area offered friendship and society to a would-be conqueror and Northern Belize became the birthplace of the Mestizo people (Maya-European mix). It is a little known, but significant event that has helped shape the history and culture of the Americas.

The story begins in 1511 when Spanish soldier-sailor Gonzalo Guerrero was shipwrecked on the eastern coast of the Yucatan Peninsula.

Captured and taken as a slave by the Maya, Guerrero was awarded his freedom when he saved the Mayan ruler Nachan Ka'an from a crocodile attack. Instead of fleeing, Guerrero married Nachan Ka'an's daughter, princess Zazil Ha, and fathered three children with her—the first mestizos in the Americas. Many mestizos in the region today trace their ancestry back to the Spaniard and his Mayan princess.



Guerrero and family

Guerrero, an experienced warrior, immersed himself in the Mayan culture, adopting tattoos and body piercings, and schooled the Maya in how to fight and resist the Spanish conquista. As a result, the Spanish never got a foothold in Belize, but British buccaneers and pirates found great advantage in hiding among the many islands and reefs to plunder the passing Spanish ships laden with gold and silver from Peru and Mexico. Exploring up the rivers they discovered an abundance of natural treasure in the form of mahogany and other hardwoods as well as logwood timber, which was used to make a valuable clothing dye. Black slaves were brought in mainly from other Caribbean islands to work in the timber industry.

Chactemal means “the place of the red wood” in Mayan, and scholars consider the Santa Rita ruins in Corozal to be the cultural center of the region. Both the New River and the Rio Hondo empty into the Bay of Chetumal, near Corozal, providing aquatic highways from the Caribbean Sea deep into the interior mahogany forests of Belize, the Mayan city of Lamanai, and the Petén region of Guatemala. The modern

day city of Chetumal takes its name from a Spanish language interpretation of the legendary Chactemal.

British Honduras was granted Crown colony status in 1871 to govern a wildly disparate population. The indigenous Maya in the South had maintained their language and their subsistence way of life, the former slaves and their descendants (known as Creoles) had settled mainly in Belize City and along the Belize River but were thwarted from owning land by elite European landowners, and the now dominant Mestizo population in the north and west were active in harvesting *chicle* to make chewing gum and establishing an agricultural industry. The Mexican Caste War was also driving Mayans and Mestizos from the Yucatan into British Honduras to escape persecution.

Many defeated and disenfranchised Confederates fled the United States after the Civil War and tried to recreate their antebellum environment in Central America, attracted particularly to British Honduras by the English language. They attempted to grow both cotton and sugarcane but the cotton was not well suited to the tropical climate. Sugarcane, however, thrived and has become one of the main economic drivers of the country.

In 1958, about 1,000 Mennonites arrived from Chihuahua, Mexico, looking for a government that would let them live their chosen lifestyle away from the stresses of modern life and free from religious persecution. They signed a special agreement with the Belize government that exempts them from military service and certain forms of taxation. In return, they applied their staunch work ethic to agriculture, woodworking, home building, and well-drilling, among other things. Today, over 10,000 Mennonites live in Belize and they are responsible for producing the majority of meat, poultry, dairy, and produce in the country.

Chinese laborers were first brought to Belize in 1865 to work in the sugarcane fields but conditions were harsh, many died, many fled north to Mexico, and the idea was scrapped. However, in 1986, Belize offered a citizenship-by-investment program, originally priced at just US \$25,000, and attracted many mainland Chinese, as well as people from Hong Kong and Taiwan. Although the 2010 census only identified about 3,000 Asians in the country, the Chinese business model has been extremely successful, and Chinese merchants control the majority of retail shops in Belize.

Belize finally achieved its independence in 1981 as a member of the British Commonwealth and currently has a population of about 400,000.

Over the past couple of decades, expats have identified Northern Belize as a very attractive place to live. Although predominately Americans and Canadians, many Brits and a smattering of other European nationalities are starting to discover the many charms here.

The Economy Of The North

The Belize economy is primarily agro-based. Belize exports are mainly agricultural products, with products such as sugar and bananas being the highlight of trade for a long time. However, taking a cue from both Mexico and Costa Rica, the Belize government has identified tourism as a potent sector to contribute to national growth. Tourism contributes more foreign exchange than Belize export products; however, it remains vulnerable to the fluctuations of global economies.

Sugarcane is the dominant force in agriculture in the north. There are approximately 5,300 registered cane farmers in Northern Belize. There was over 1 million tons of sugar produced in 2018, processed at the refinery just south of Orange Walk Town, pumping US\$78 million into the economy. As sugar prices are always fluctuating, the cane industry is a real bellwether of the local economy. With the recent appreciation of arable land worldwide, there may be a gradual upturn in value of the vast amounts of farmland that is still available in the north of the country.

Timber is a long-standing pillar of the Belize economy and that is what interested the British in the country in the first place. The hardwoods that are available in Belize are exceptional, with mahogany being the most popular. While the colonial mentality harvested old growth timber with little regard to reforestation or future sustainability of the resource, today, loggers must replant multiple new trees to replace the ones they harvest. There are a small number of gentleman farmers growing teak and mahogany and several reforestation organizations working to restore the abundance of this coveted commodity.

Tourism is the primary growth industry. The longest living coral reef in the world began attracting divers and snorkelers to the country, and the advent of ecotourism puts Northern Belize in the spotlight because of its splendid options with the coast,

jungle, Mayan ruins, and bird watching. The steady influx of expats establishing businesses to cater to tourists will continue to drive this trend.

The Corozal Free Zone was created in 1994, in the wake of NAFTA, to take advantage of being next door to Mexico and access this huge trading block. The Free Zone promotes Belizean economic development through both light manufacturing as well as wholesale and retail trade with Mexico. Several casinos provide an entertainment option for both Mexicans and Belizeans, right on the northern border.

In recent years, Belize has gained substantial notoriety for its offshore banking and financial services industry. Belize does not tax interest income or have a capital gains tax. Income tax is only levied on income earned in Belize, so a Belizean offshore account is an ideal element of an international multiflag strategy.

The difference between an “offshore” and an “onshore” bank is that the offshore bank can offer accounts denominated in a variety of world currencies (U.S. dollar, Canadian dollar, Swiss francs, South African rand, etc.) and an onshore bank only offers accounts in Belize dollars. Offshore accounts are only for non-Belize citizens or residents. One of the advantages of the Qualified Retired Persons (QRP) program is that a QRP resident may also have an offshore account.

Banks in Belize are not insured, but they are required by law to maintain 24% liquidity, the highest in the world. There has never been a bank failure in Belize. Banking privacy is also highly valued. While any bank dealing with Americans in this day and age is required by FATCA to report to the IRS, Belizean bankers will not release any information to third parties without the client’s consent. This protects against “fishing trips” by ex-spouses, and it also spoils lawsuits.

The main offshore banks in Belize are: [Atlantic Bank International](#), [Belize Bank International](#), and [Caye Bank](#).

Travel To Northern Belize

For such a small country, Belize enjoys an abundance of international airline connections.

The Phillip Goldson International Airport near Belize City (90 minutes south of the northern border) receives direct flights

from Los Angeles, Dallas, Houston, Chicago, Newark, Charlotte, Miami, and San Salvador on major airlines such as American, United, Delta, and TACA. Try using [Kayak](#) to find and compare airfares. Belize is only a two-hour flight from Miami and three hours from Dallas.

[Tropic Air](#), a local Belizean airline, also flies to neighboring Cancún; Roatán, Tegucigalpa and San Pedro Sula, Honduras; and Flores and Guatemala City, Guatemala.

Chetumal is served twice daily from Mexico City by [Interjet](#) and is a short taxi ride to the Belize border.

The Neighbor To The North And The Path Of Progress

Prior to the late 1970s, Cancun was a little fishing village, unknown to the rest of the world. As Cancun grew from a quaint village into an international tourist destination, the people that liked it when it was small moved south to the little fishing village of Playa del Carmen. By the year 2000, Playa del Carmen was the fastest growing city in the world, and folks looking for a more tranquil setting moved south to Tulum. Today, Tulum is a popular tourist resort planning an international airport, and this southward path of progress is already infiltrating the more relaxed southern towns of Mahahual and Bacalar.

Chetumal is the state capital of Quintana Roo, located on the Bay of Chetumal, just across the border from Belize. As Quintana Roo becomes more developed and crowded, uncrowded, laid back Belize beckons.

Conversely, Northern Belize has a resource that cannot be duplicated anywhere else in Belize: its proximity to the Mexican mainland and the large city of Chetumal. While Chetumal is undoubtedly a city in Mexico, some people joke that it is the northern most city in Belize because of its significance to Belizeans. Greater Chetumal has a population equal to the entire country of Belize and consequently can support large stores like Sam’s Club, Walmart, Office Depot, Auto Zone, Liverpool department store (think Macy’s), and the large Mexican supermarket chains. The Cineplex 13 at the mall shows first run movies in English with Spanish subtitles. In addition to shopping and entertainment opportunities, Chetumal has both public and private hospitals and clinics with specialists and facilities not available in Belize.

Cancun has become an international airline hub with flights to North America, South America, and Europe. The Cancun airport is just a four-hour drive from the Belize border, and excellent bus service is available to Chetumal on [ADO](#).

While the large corporate rental car agencies will not allow you to take a Mexican rental car into Belize, some of the independent car rental companies will. [Top Car Rental](#), just outside the Cancun airport will give you a letter to show the Belizean Customs authorities so you can make your way south at your leisure and enjoy the use of the car in Belize, too.

Geography And Population Of Northern Belize

The town of Corozal is actually the northernmost town in Belize. It is the main town in the Corozal District, the smallest of the six districts in Belize. The other areas that make up Northern Belize are the Orange Walk District and the northern portion of the Belize District.



Belize areas and population

Corozal town has a population of about 12,000 people, and Orange Walk town is home to over a thousand more. Over 4,000 inhabitants live in the village of Sarteneja, while the

Mennonite enclaves of Shipyard, Blue Creek, and Little Belize account for about 7,500.

Expats

Americans and Canadians particularly are drawn to Belize by the warm climate, the low cost of living, and the access to the Caribbean Sea. Expats gravitate to Northern Belize largely because of the convenient access to Belize City, Ambergris Caye, and Mexico. As many as 2,000 expats live in the Corozal District.



Mennonite traffic

While some expats are prepared to be pioneers and carve a homestead out of the jungle, or plant a farm, the majority either settle in a town like Sarteneja, Corozal, or Orange Walk. Most head to one of the expat pockets like 4 Mile Lagoon or Gringo Lane in Corozal or in one of the planned communities like Consejo Shores, Orchid Bay, or Progreso Heights.

Because property taxes are so miniscule in Belize, so too are the municipal services. Consequently, many folks opt for a community with a homeowners association where they can maintain a North American standard of living.

You'll find expats running all manner of businesses from restaurants and bars and bed-and-breakfasts to construction and farming. Many expats have gratefully retired and spend their days deciding which book to read next or which restaurant to boat over to for lunch.

On the second Tuesday of each month, expats gather at the Purple Toucan in Corozal to catch up, meet new and old friends and have some good food. The Corozal District maintains a

Friendship List so expats can stay in touch, announce events, and know what's going on.

Here's a quote from an expat blog on events in Corozal:

"Today and each Wednesday, lots of us meet at Jam Rock Restaurant for darts. Actually, I don't throw darts but love the conversation and food and meeting new folks. Thursday is the Corozal Womens Forum... We meet monthly and have guest speakers on various topics. Every Friday, Diana and Dave have Happy Hour at their home. They have a fabulous in-ground pool, and we all take food for a potluck. We meet about 2 p.m. and leave about 4:30 p.m. Good people and interesting fun.

The third Saturday of each month is Art in the Park. It's about five blocks from my house and always interesting. Local artists have tables. The local Rotary Club has popcorn. There's usually a clown and always food for sale. There is often a musical group performing. Lots of expats attend! They usually have a table for the Corozal Sailing Club too. This Saturday is a full moon so there's a Full Moon concert in front of the Corozal House of Culture...about six blocks from here. Good times and many of the expats attend.

The second Tuesday of each month is the Friendship Luncheon at The Purple Toucan. Lots of us meet there and have fun and good conversation.

Once you decide on the dates you will be here, I'll be happy to send out some emails to see if anything special is happening. There are often folks who stop in at the Sea Breeze bar. It's only open from 4 p.m. to 8 p.m. daily.

You will meet expats all over town for sure. There are others who live out on Gringo Lane who come into town shopping on Fridays or to darts or for other events."

The Real Estate Market

Despite the numerous expats here in Northern Belize and excluding most waterfront property, the market for real estate is still priced for the Belizean market. This is an unusual circumstance since most of Central America and the Caribbean has adopted "gringo pricing"—a phenomena where real estate values inflate to North American levels due to the presence of expats. Except for in the most heavily touristed areas, like Ambergris Caye and Placencia, Belize real estate remains a relative bargain.

As anywhere else in the world, seaside and waterfront land has seen the highest growth, so prices there are much higher than inland properties. But the difference is far less shocking and



far less expensive than on the Cayes or in other countries in Central America and the Caribbean. There is still an abundance of properties on rivers, lagoons, or the Bay of Chetumal that offer the opportunity for waterfront living that won't necessarily break the bank.

Over the last ten years, a number of "next generation" expats have made their home here. Many of these baby boomer expats have been well-funded and have built higher-quality homes. These homes are usually built by local craftsmen and make great use of the abundantly available local hardwoods with exotic names like Santa Maria, Cabbage Bark, and Bullet Tree. Mahogany is just a regular everyday hardwood here. The skill of the local Belizeans with these hardwoods, as well as in the use of concrete, is on par with most builders in North America. This has kept building prices down but increased the value of homes in the area.

Developments such as [Consejo Shores](#), and [Progreso Heights](#), have been in place for years and have survived the ups and downs of the real estate markets. Newer developments like [Orchid Bay](#), are continuing to raise the bar with the community amenities and services that expats are looking for, like underground electricity, reverse osmosis water, swimming pools, and restaurants. There are also new projects on the drawing board that will offer additional options for those looking for seafront, farm land, fly-in communities, and/or off-grid living. There is no shortage of raw remote land available for the intrepid; however, for the less adventurous, it is often easier to start their offshore life in small master-planned enclaves where like-minded individuals gather. Within these developments, owners can have their independence but still find community and maintain a higher quality of life.

There are many properties for sale in the area. A little research turned up a small lot a block off the beach near Corozal at US\$30,000. Sea view lots of 15,000 square feet in Consejo Shores start at just under US\$30,000 and go to US\$42,500. There is a nice seafront house in Sarteneja built to U.S. standards one acre. It boasts a duplex for potential rental income, with a dock and fenced yard, listed for US\$299,000. Orchid Bay offers lots starting at US \$54,000, as well as turn-key casitas, condos, villas, and completed homes, starting around US\$150,000.

Looking inland is where you can find larger properties.

This is an area in real estate where, if you dig deep and talk to the locals, you can find raw acreage for as little US\$1,000 an acre, depending on the size parcel you are looking for.

With a long standing tradition of pirates in Belize, real estate is still one of the final frontiers for piracy. Always be on the lookout for too-good-to-be-true deals from all sides. There are no rules or regulations for selling real estate here. If you have a property to sell or a friend with a property to sell, you are now a realtor. All real estate transactions should go through a qualified attorney that works for you, the buyer, not the seller. Do not be surprised when your taxi driver wants to take you on a quick side trip to show you some real estate. Belize is one of the few places where the seedy looking character at the end of the bar approaches you on vacation and instead of asking if you want to buy some drugs asks, "Hey, you want to buy some real estate? My brother has a house on the beach he wants to sell."

Clear Title And Common Law

Property ownership in Belize is ardently protected and foreigners have the same rights as locals. Clear title is conveyed through land certificates and title insurance is available from Stewart Title and First American Title. All contracts are in English because Belize was founded under British common law practices. For these reasons, Belize is a haven for those who seek undisputed property ownership.

As previously mentioned, real estate is not a regulated industry in Belize and everybody and their brother has a piece to sell. With that said, there are good deals to be had, but the buyer must be savvy and do the proper due diligence, *caveat emptor*. One of the common real estate ploys to beware of is the sale of government lease-land. The government provides Belizeans the opportunity to apply for a piece of land that they can lease from the government in order to subsistence farm and provide for their families. They also have the option to purchase it at very low market values with the idea that it becomes their family homestead for generations to come. This well-intended program is often exploited by locals and expats. When approached by the guy at the end of the bar, or the taxi driver, or anyone for that matter, the first question should be, "Is it titled land?" The "lease-land" ploy seems simple on the surface, but it is a big risk for the buyer. The transaction usually goes like this: The local proposes to convert the lease

into titled land but typically needs the money upfront, and, once they have the new title in hand, they can turn around and sell it to the buyer at the agreed upon price minus the advance. However, there is no guarantee that it will be titled and that the transaction will be consummated as planned. It has been done successfully and it has also failed for people, so understand the risk and know that it is not in keeping with the spirit of the program.

Belizeans with titled land and homestead are very strong in the belief of maintaining control of their real estate. So strong in fact that they vehemently oppose any increase in property tax. Any politician that dares to hint at an increase in property tax would not get elected, or, if already in office, would surely be voted out during the next election. Because of this spirit, the government has continued to keep property taxes low no matter who owns the land. The highest tax is on waterfront property but even that is still very low. The assessment is based on a valuation of US\$5,000 per acre if the land is within a half mile of the water or on an island. The property owner is then taxed at 1% of that value. So, an acre of waterfront is taxed US\$50 per year.

Cost Of Living And Budget

The Belize dollar is pegged 2-to-1 to the U.S. dollar, and for many locally produced items you will realize a 2-to-1 value as well. Import duties are high, so items that are brought in from the States will be much more expensive than they are back home. If you purchase local produce such as fish and meats and steer clear of the expensive tourist restaurants, you will be amazed at how far your money goes.

Health Care

With its sparse population of almost 400,000 people in the country, Belize can't support many large sophisticated facilities, but there are doctors or clinics in almost every town that can handle typical ailments and most emergencies. Treatment is inexpensive, with routine visits to the doctor usually costing less than US\$50.

The most extensive health care facilities are in Belize City. Examples are [Belize Medical Associates](#) and the [Hoy Eye Center](#).

Mexico is a vast country with a huge population, and there are many facilities over the border. Health care in Mexico is also inexpensive compared to the United States. For serious medical conditions, expats and Belizeans alike often go to physicians in Chetumal, just to the north.

The Clinica Carranza, in Chetumal has an excellent reputation. Doctors who practice here are first-rate, and many have been trained outside the country, often in the United States. Merida, Mexico, is a five-hour drive from the Belize border and has several state-of-the-art facilities like Hospital Star Médica.

Expats in Belize also have the option of returning to the United States for health care and, in cases of emergency, to rely on evacuation coverage provided by an international health insurance policy. Evacuation coverage is quite affordable and particularly important because an ambulance flight can easily cost US\$15,000 or more. (Visit these sites for further details: Global Rescue, Cigna Global and MASA Assist.)

Information on medical services is available from the U.S. Embassy in Belmopan at (501) 822-4012, though the embassy staff doesn't recommend specific doctors.

Health care providers urge foreigners with existing medical problems to carry a letter from their physician that describes the condition and lists medications, including the generic name of drugs prescribed. To avoid the possibility of problems with customs officials, keep medications carried abroad in their original containers that are clearly labeled and carry your prescription with you. It's also important to complete the information page in your passport with the name, address, and telephone number of the person to contact in the event of an emergency.

Pharmacies in Belize are well stocked, and prices for medicines are generally less expensive than what you'd pay back home. The best pharmacist in Corozal is Catherine Longworth at Evergreen Pharmacy (501-422-0362).

Due to the affordable nature of health care in Belize and Mexico, a common expat coverage strategy is to carry an international catastrophic policy with a high deductible that would serve in case of a serious situation but has a low premium. All other medical expenses are paid out of pocket because they're generally less than an insurance co-pay

would be anyway. Some international health care insurance carriers are: [Bupa Global](#), [Cigna Global](#) and [Healthcare International](#). To compare international policies, go to [BrokerFish](#).

Kick Back And Enjoy Life

The reasons people move to Belize are as diverse as the nature and the people that inhabit it. Maybe you are looking for an escape from Old Man Winter. Maybe it is to seek a simpler life. Or maybe it is to make your retirement dollar stretch further. No matter, but once here, you have an important question to ask yourself about assimilating and feeling comfortable. What is my lifestyle? This one question encompasses so much in Belize. It is the vital key in determining where to live, what to live in, your budget, and enjoyment of your everyday life.

Northern Belize is not the place where you go and expect your surroundings to change to your values and desires. If you come in with the attitude of, "This is how it was back home and you people need to adjust to what I want," the locals will have an ongoing bet with how long you actually stay. The wager will be based in weeks and months. Rather, the people that find happiness here attempt to assimilate into their new surroundings. The citizens of Belize are some of the warmest and friendliest people you will ever meet. They don't have a personal agenda and are quick to welcome you into their lives. If you make casual conversation with your neighbors on a regular basis and greet them every time you see them, you may find yourself the recipient of freshly made corn tamales or part of the bounty of the latest catch.



Boaters welcome

Plus, everyone speaks English. Spanish and Creole are also widely spoken, but all official documents, business transactions, and news media are in English. It's a great place to practice your Spanish because if you don't know or forget how to say something, just say it in English and they'll understand and tell you the Spanish words. Often young children do not speak English. They speak Creole or Spanish at home and they don't learn English until they go to school.

Northern Belize is considered one of the best values in Belize and on a broader scale, the Caribbean. If you head out to the islands you will see prices start to rise considerably. But if you desire a simpler and less expensive life, you can find a lot of options in Northern Belize. We discussed this previously in the real estate section but it also pertains to the type of house you live in and the amenities that can change your lifestyle and affect your budget. A simple house constructed with local materials and placed correctly to enhance local breezes and utilizing shade trees can dramatically cut down on energy costs from running air conditioning. Again, what is your lifestyle? Is ice cold air conditioning all the time a must-have? How about a fancy washer and dryer? Do you need a giant refrigerator, freezer, and a wine fridge? These are all things to consider in your day-to-day life. You might actually be happier having a small refrigerator and shopping at the store every day.

You can drastically reduce your monthly budget by "going local." Many expats move into their new home and live like they are on vacation, buying imported food, wine, and stuff they are used to buying back home. They quickly bust their budgets and don't understand why, because they are living their "normal" life. A better idea is to go to the local markets. Ask your neighbors where they shop for food and maybe even tag along and offer to drive (not all Belizeans have cars and many Belizean women do not drive). You may find your local neighbors have a much higher quality of life than you think. The locally grown food is usually far superior to the highly processed foods we are used to, thus improving your health. And because they live simply, even middle-class families often have someone helping them do chores around the house, like cleaning and cooking, affording more time with the family or time to pursue other interests like volunteering, or trading in your chair to lie in your hammock with a book.

Expats become part of Belizean life and are invited to Belizean family events like weddings, baptisms, quinceaneras, and birthdays. You will find those neighbors that brought over

some food are now your weekly family dinner and Sunday barbecue partners. How about an outing to the beach? If you offer to drive, I bet they will be happy to cook. Single gringos often end up finding a Belizean spouse.

I'm Here, Now What?

Expats retiring to Belize face the same problem as many retirees in North America and Europe. How do I fill my days? There are not a lot of choices for golf courses, bowling alleys, movie theaters, etc., but that does not mean you should be bored. Most of the activities here are centered on the great outdoors, as you can imagine. And only your imagination can limit you.

With the proximity of Chetumal Bay, New River, and Rio Hondo, getting out on the water is an obvious option. There are many fishing guides, and avid fishermen will appreciate the ability to fish in five different ecosystems within an hours' travel: river, bay, flats, reef, and deep sea. Sarteneja is the fishing capital of Northern Belize and has a long tradition of wooden boat building. The flats at Bacalar Chico, the northern end of Ambergris Caye, only 30 minutes away by boat from Sarteneja, is a world renowned destination for fly-fishing for bonefish, tarpon, and permit.

What's In A Name?

Colorful and quirky names abound in Belize, hinting at historical events and local lore, identifying people by what they do or where they come from, or even vying for customers in advertising.

Shipyard, Gallon Jug, Crooked Tree, and Orange Walk are all names of towns in Northern Belize, with unique stories, legends, and myths surrounding them.

Canadian Joe, Party Bill, and Captain Bob have monikers that are pretty self-explanatory and unshakeable. Chances are high that you will acquire a new nickname once you find your place in Belize.

The blending of cultures and languages when translated into English can also have humorous results. Consider two Chinese restaurants next door to each other in Orange Walk, one named the Excellent Restaurant, the competitor unfortunately called the OK Restaurant.

Expats marvel at the huge expanse of water that is the Bay of Chetumal and the fact that there is so little boat traffic. Corozal has a yacht club in Consejo, which is mainly a collection of small sailboats called Optimists designed for teaching kids to sail. Many waterfront homeowners are also sailboat or powerboat owners and enjoy boating across the bay to one of the many seaside restaurants for a meal and some socializing. There is a daily water taxi that runs between Corozal and Ambergris Caye for an outing to the islands in addition to the frequent 15-minute flights on Tropic Air or Maya Island Air. And don't forget the many miles of navigable rivers. Belize is host to one of the toughest canoe races in the world, La Ruta Maya, and has a proud tradition of canoeing.

The slogan for Belize is "Mother Nature's Best Kept Secret" and there is no exception here in the north. There are a number of tours promoting ecotourism. One of the top tours is the Lamanai River Tour. It combines a 25-mile boat ride on the river, the best way to access this fantastic set of Mayan ruins, and a short hike in the jungle to visit several of the best excavated temples. The variety of birds, bats, reptiles, and mammals varies with the season, but it is always a fun trip. There are a number of other river tours in the area that can get you back to nature.



Wildlife abounds

For bird-watchers, Belize is one the top destinations in the world, boasting over 618 species of birds. The Crooked Tree Wildlife Reserve is a rich wetland and perhaps the top bird-watching site in Belize. Home to hundreds of resident and migrant species, it is one of the best spots to see the giant and rare jabiru stork, especially during the dry season. You can spot various heron and kingfisher species here, as well as the yellow-lored parrot and Yucatán jay. [The Crooked Tree Lodge](#), run by Mick and Angie Webb, is located on the shores

of Crooked Tree Lagoon. Mick is a former British military pilot who spent many years training in Belize and is friendly and welcoming. Angie is from Crooked Tree Village and can tell colorful stories about the history of the area. They are fun to talk with and they make you feel right at home when you stay at this beautiful and unique property.

Two other wonderful birding sites are the New River Lagoon near Orange Walk and the expansive Shipstern Nature Reserve close to Sarteneja. Shipstern covers almost 22,000 acres and features over 250 species of birds in addition to a butterfly breeding sanctuary. The New River Lagoon is adjacent to the Mayan ruins at Lamanai, a combination of Belizean wildlife, archeology, and Mayan history and culture. Day trips up the river to Lamanai leave the dock near Orange Walk every morning, include a delicious Belizean picnic lunch and return in the afternoon. The [Lamanai Outpost Lodge](#) offers comfortable accommodations and meals for those that want to stay a bit longer.

Entrance fees to the museums and parks are nominal and Belizean residents pay a discounted rate.

Additionally, within just a short drive, you can head down the coast to take a westward trip up to the Cayo or do some shopping at Benny's Home Center and Brodie's Supermarket in Belize City. These trips can include popular activities like zip-lining, cave tubing, hiking a waterfall, exploring Mayan ruins, or visiting the Belize Zoo.

Party Time

Belizeans love their festivals and holidays, and, as a result, they have more than their fair share. Needless to say this does not include the many family-oriented events like weddings, baptisms, communions, quinceaneras, and birthdays. Expat friends say they never had so many social activities or friends as they do now in Belize.

Weekend nights in Belize actually begin a day earlier than you're accustomed to—thirsty Thursday. After three nights of parties, Sundays are usually spent with family at the park or the beach or in the backyard having a barbecue. Where better to find yourself on a Sunday afternoon than in a hammock surrounded by family or good friends?

Things To Do With Other Expats

Moving to another country is exciting, and all the talk about meeting your new neighbors is intoxicating. But some days, you just want to relax with something a little more familiar. Luckily, Belize has been home to other expats for many years, and the numbers continue to grow.

Just about any town of any size has a few well-known expat hangouts. The expats will normally be playing classic rock and roll, country, or even blues over the speakers. There will be American football on the TV and complaints about the politicians back home. The conversation will put you slightly at peace but at the same time have an odd feeling as you realize you are so far from home and in a strange land, having the same type of dialogue as you used to have. There are also plenty of gathering places like restaurants for a nice Sunday morning breakfast with friends.

Another option is to join some of the local organizations or interest groups. In the larger towns there is usually a local women's group and often a corresponding men's group. There are Garden Clubs, the Red Cross, Rotary, and church groups to be involved with. Belize is also a hub for volunteerism. There are many causes, but the main categories are environmental, educational, and humanitarian. So pick your passion and get involved. If you don't find what you are looking for, create it. There will probably be others to help you.

One of the more under-the-radar activities that offers a nice indoor option is based on the vast array of fresh produce, seafood, and exotic spices in Belize: cooking. There are numerous Belizean recipes and the local markets have such a wide variety of options of ingredients that you could get lost in all the varieties of meals you can try. Because of the wonderful soil for growing and the eclectic mix of heritages, you can tantalize your taste buds with a flair for Caribbean, Mexican, Guatemalan, Mestizo, Chinese, and many other gastronomical variations. Get with friends and create great dinner parties and exchange recipes to share the wealth.

And talk about that wonderful soil. Everyone should have a garden in Belize. Even those with an absence of green in their thumbs can succeed here.

Infrastructure On The Rise

One of the best indications of progress is paved roads. While the British left a strong legal, educational, and governmental foundation, they did not leave a great deal of physical infrastructure. Over the last few years, much more emphasis has been placed on some of these vital features. The Northern Highway that connects Belize City and the rest of the country with Corozal and Mexico to the north is a fine example of that. Once a tortuous pothole ride through cane fields and small towns, it has been upgraded to a modern road. Before, you had to drive through the middle of Orange Walk Town and its tiny streets behind tractors and cane trucks, but now they have built a very nice, efficient bypass that shaved a lot of time off the drive.

Not everything is about pavement. Dirt roads are still the norm in Northern Belize, but even those have been getting continual, albeit slow, upgrades. You can tell when it is election time in Belize because the roads in towns that are vital to the incumbent's chances of reelection will be graded and smoothed to show how much that official is doing for his people.

Traveling into the hinterlands can still be an adventure and the cause of flat tires, poor suspension, and possibly even a crooked back, but with good planning you will have a supply of water, a good spare tire, a full tank of gas, and a cellphone. Having the correct attitude going in helps. A friend jokes that, in Belize, AAA stands for *agua*, *amigos*, and attitude.

The Smart Traveler

It is so easy to be intoxicated with the "Wild West" nature of Belize that it sometimes is easy to forget there are still laws and where laws aren't in place, there is still some good advice to follow while traveling. Seatbelt laws are not enforced, but wear a seatbelt for safety. It is even easier to forget since the only place you ever see police are at normal control checkpoints.

Because of the small population the crime statistics are greatly misleading. There are areas in the southern part of Belize City that are best to be avoided, especially at night, but that is the exception in this peaceful country. The crime rate in Northern Belize is extremely low and violent crime is virtually nonexistent. All expats we know of travel freely through the

country and have never reported problems. The only crimes of note are usually crimes of opportunity, where a person becomes careless or complacent and leaves a car window open with a laptop on the seat or a brand-new garden hose sitting by the road unattended for three days. These events cause stories to be told of the dishonest nature of Belizeans, but, truthfully, they would have happened anywhere and could easily have been prevented.

The best advice is to observe your surroundings and avoid possibly bad scenarios. Be vigilant in securing valuables. Don't flaunt your expensive things, boast about your belongings, or flash your wad of cash. When going "off the map" near the borders (especially Guatemala) always hire a qualified guide. And always keep both hands on the wheel and both eyes on the road when driving. Responsible driving is not an inherent quality of local drivers. As one of my Belizean friends observed, "Belizeans did not grow up in an automobile culture, their father had a mule at the end of a rope." Another hazard to watch out for is bicycles, especially as you drive through a village. They can appear out of nowhere or suddenly do unexpected things, seemingly oblivious to your fast approaching car. Buckle up and stay alert.

Simple Steps To Ownership

Once you've decided on a property, the purchase process is a familiar one. All contracts and negotiations are in English and based on fee-simple, common-law traditions. There are no restrictions on ownership; foreigners and Belizeans are treated the same.

The process begins with the seller and buyer signing a purchase agreement and the buyer depositing 10% into an escrow account, usually with an attorney. At that point, a title search is conducted by a local law firm, and an opinion will be issued. Title insurance is available, and some developments will have master policies that include discounts for buyers. Upon completion of that step, the balance of funds and closing costs are placed into escrow, and the closing is finalized. The title is then issued into the new owner's name. The entire process usually takes 30 to 90 days.

Of even more importance, the property can be placed in the name of you personally, your corporation, or a trust. As long as you have all the proper documentation for creating the entity that you want the property titled in, it is legal.

Rentals

In Northern Belize, rental real estate is mostly handled by word of mouth. A local realtor is a good place to start, but there is no comprehensive listing service, so you may want to speak to a few. However, once you put the word out for what you are looking for, the leads start rolling in.

Some hotels offer long-term rental rates and allow you to spend some time in town, getting to know the neighborhoods and talking to the locals.

In Orange Walk, try [Hotel de la Fuente](#), the [D*Victoria Hotel](#), or the [St. Christopher Hotel](#).

In Corozal, try [Las Palmas Hotel](#).

For more upscale accommodations in Corozal, try [Tony's Inn](#) or the [Almond Tree Resort](#).

The [Orchid Bay](#) community in the Corozal District has both long- and short-term rentals.

In Sarteneja, [Fernando's K\] Ykà \] Guest House](#), right on the seaside, is where to stay.

Getting Connected In The North

Cellphone service is provided by two carriers, Belize Telemedia Limited (BTL) and Smart. The cost of getting connected ranges from BZ\$50 to BZ\$100, depending on if you bring equipment or not. U.S. phones will often need to be hacked to unlock the service. There are always plenty of options to get this accomplished. The company Smart has systems that are compatible with Verizon-style phones. BTL is more compliant with ATT and Sprint. The service is pretty reliable in most places that have any sort of population. The cost per minute can vary greatly whether you are on a plan or if you just buy minutes as needed from the various "Chino" grocery stores. The best deals are had on "double-up and triple-up" events. These occur at least monthly for any major holiday event. If you are not on a plan, both providers offer deals where if you spend a minimum of BZ\$5 you get BZ\$10 of credit towards minutes on your phone. If you spend BZ\$50, you will get BZ\$150 of minutes. This is especially useful if you have an Internet stick, or MYFI from your phone company.

The most reliable and cost effective Internet connection is via cellphone towers. You can buy an Internet stick that plugs into your USB port on any computer and pulls a signal from cellphone towers in Belize to provide Internet service. You can also bring a personal Wi-Fi device from your home and get it hacked to Belize standards to provide Wi-Fi service to your computers, laptops, and devices. The wonderful aspect to this is that, if you have the same company for your Internet and cellphone, you can share minutes. So, if you triple up your cellphone, then you can transfer those minutes to your Internet minutes. All it takes is an automated phone call to make the transfer and it takes one minute.

You can still get a landline if you desire and the cost is relatively low. But cell service is so good the only reason to possibly require a land line is if you want to run a business and need a fax line. Additionally, with the advent of all the VoIP phone options like Vonage and Skype, the landline market has come to screeching halt for expats.

Cable TV is widely available in most of the country. The provider in the north offers nearly 100 channels, two-thirds of the channels offered originate in the United States. There are local news stations and local programming along with favorites like HBO, TNT, ESPN, and many more. It is very inexpensive at less than BZ\$25 per month for the full package. If you plan to live a little further out in the country, satellite TV is available. Consider bringing your receiver with you if you can to save money.

Pets In Belize



Don't forget Fido

Bringing pets into Belize is fairly straightforward and commonly done. Your pet is issued a multiple-entry "pet passport." Pet entry is managed by the [Belize Agricultural Health Authority](#)

(BAHA) with [pet import details on the website](#).

Belize does not quarantine healthy pets who meet the following requirements:

- You must file for an import permit before traveling to Belize. After your veterinarian has completed the import permit form, you will send it to BAHA. They will approve the form and fax it back to you. You will pay a fee for this service. Failure to file an import permit will result in a fine and may result in your pet being placed in quarantine. The cost is BZ\$50 plus a BZ\$25 inspection fee.
- Belize recommends that dogs be vaccinated against distemper, adenovirus, leptospirosis, and parvovirus and cats be vaccinated against feline viral rhinotracheitis, calici virus, and panleukopenia.
- Pet dogs and cats may enter the country accompanied by a veterinary certificate for Belize issued by a licensed veterinarian in the country of origin. This certificate needs to be endorsed by the USDA or the CFIA if traveling from the United States or Canada. If you are traveling from another country, the governmental authority in your country responsible for the import and export of animals should endorse your forms.
- A copy of the rabies certificate should also be included.
- Shortly before travel, your pet will also need a ticks and tapeworm test to enter Belize. This completes your cat or dog passport to Belize.
- Unaccompanied pets traveling as manifest cargo will need a health certificate issued within 10 days of travel. Your airlines may also require a health certificate even if your pet is traveling with you in the cabin or as checked baggage.

Schools

The Belize educational system is based on the British model. Primary education is mandatory through age 14. Primary public schools are free, but uniforms, books, and other materials and activities are the family's responsibility. Many churches operate private primary schools as well. Secondary schools

offer vocational training as well as a scholastic curriculum and are mostly either government or privately run. Post-secondary or sixth form is a two-year program offered in Northern Belize by Muffles Junior College near Orange Walk and Corozal Junior College in Corozal, designed to prepare the student for the Cambridge Advanced examinations and award a U.S. associate of arts degree.

Rough Edges

Belize is a developing country but is still dominated by dirt and gravel roads, broken and crumbling sidewalks, and a near total lack of handicapped access ramps, railings, or other accommodations. Getting around can be frustrating at times for able-bodied souls and could be extremely difficult for those with limited mobility or impaired vision. The friendly people will certainly help you through the rough spots, but you may find yourself requiring more help than you are comfortable with. The most barrier-free place in the country is Belize City, however, it is the least desirable location for most expats.

There is not an active LGBT scene. In other words, there are not popular clubs, etc. that cater to a gay crowd. Gays in Belize typically go to the same places as everyone else and are treated the same as others.

The kind of genuine hospitality and friendliness the Belizean people show you when you are there is generally how they treat all people. They want respect and in turn will give respect.

On the other hand, there is a very small but vocal group of religious conservative Americans that are promoting intolerance in the country and it is being misrepresented by the media as Belizean intolerance.

According to one expat transgender individual who lives in Belize, "I have had nothing but the best of experiences in Belize. The people of Belize are very welcoming, and I have not encountered any evidence of intolerance either here or anywhere in Latin America. I believe that some people make themselves victims by their attitude and demeanor when dealing with people of different cultures, and they often find intolerance even where they live in North America."

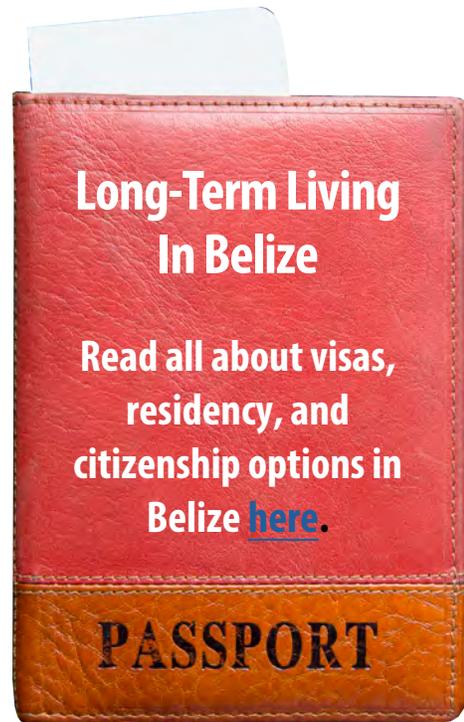
Northern Belize is a very attractive destination to people who are looking for a consistently warm climate, populated

with friendly and sincere people—underdeveloped but with convenient access to Mexico, Belize City, and the Cayes. Those looking for solitude will appreciate the pristine and unspoiled nature of the country. The rich mix of cultures will satisfy many people’s need for society, and the genuine, friendly people will ensure you always have a friend to share another adventure with.

As this off-the-radar destination gains in popularity, the search for Thoreau’s three chairs will intensify. However, the savvy expat will feel the laid-back nature of Northern Belize and realize that if Thoreau had settled in this Caribbean country, his chairs would have been hammocks.

Northern Belize Video Resource

[Northern Belize Expat Interview](#)



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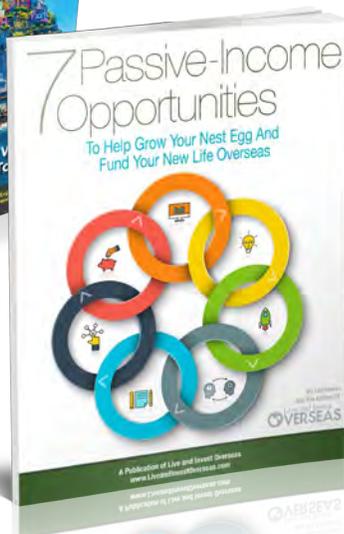
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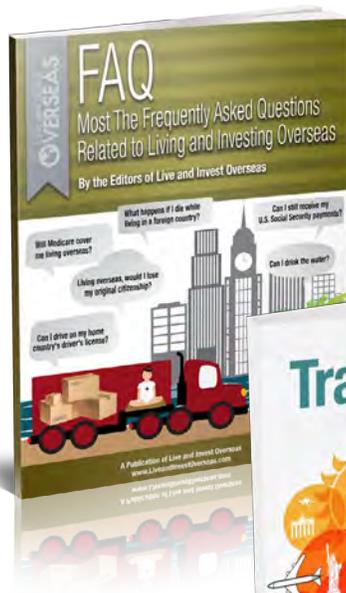


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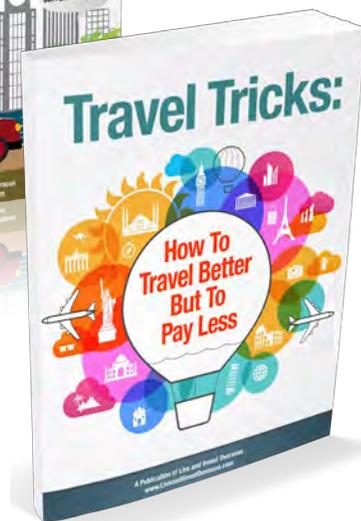


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