

#### Embrace An Independent And Resilient Lifestyle In Belize's Back-To-Basics Cayo

By Kathleen Peddicord

The little English-speaking country of Belize has long been discovered for its handful of Caribbean islands lying just offshore the mainland, especially Ambergris Caye of "Survivor" fame. However, now, in the current global climate, another face of Belize is also beginning to attract attention.

This country's lush, mountainous interior, known as the Cayo District, is drawing the notice of retirees interested in a lifestyle that values self-sufficiency and independence more than Caribbean sand and seashores.

Many, reaching this stage of life, are reminded of what's really important in this life. This realization is spurring a new generation of folks looking for opportunities around the globe to embrace a self-sufficient, resilient lifestyle. In this context, Belize stands out.

As recently as a few years ago, the numbers of foreign retirees living in Belize's Cayo District numbered but a few dozen. Today, small but ever-expanding communities of expats and retirees seeking a back-to-basics lifestyle have established themselves in this pristine

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land of rivers, waterfalls, and rain forests. Here in the Cayo, colorful flowers and fruit-laden trees bloom year-round, and vibrant and diverse species of birds are everywhere.



The mountains of Cayo are teeming with natural beauty

In the Cayo you also find well-manicured productive Mennonite farmland. The region is reminiscent of the hills of Pennsylvania. If not for the palm trees, you might not know you were in Belize. The soil in the Cayo is fertile and rich, and the Mennonite farmers who work it produce most of Belize's food supply.

Important to a sustainable lifestyle is solar energy, and Belize's Cayo District enjoys plenty of sunshine year-round. Water, too, is in abundant supply, meaning it's easy to grow fresh fruits, vegetables, and herbs. In the self-sufficient communities forming in this region, gardens and orchards are interwoven among the housing lots so that owners can grow their own food. You can participate directly by planting and harvesting or you can simply take advantage of the fruits and vegetables grown onsite and made available for residents.

Self-sufficient living comes with lots of advantages. One is that "self-sufficient" infrastructure is relatively low-cost. As a result, it's possible to buy a serviced lot today in a self-sufficient community in the Cayo for as little as US\$25,000.



Mennonites live a self-sufficient lifestyle off of their fertile land

#### Return To Mayberry

"As soon as we got off the plane in Belize for the first time, we immediately felt comfortable. It felt like coming home, even though we'd never been here before."

That's how expat-retiree Kathy Suits and her husband Jim describe their experience of discovering Belize. They knew from the start that Belize was the place for them. Then, during their first visit to the country, when they heard of a particular self-sufficient development community in the Cayo, they recognized, again, immediately, that it was what they were looking for.

"We drove out with the developer to see the property," Kathy remembers. "It was everything we had expected and more—a green and verdant part of this country where people embrace a sweet and simple lifestyle. We were hooked immediately and bought a lot on the river."



Riverfront property is affordable and perfect for a peaceful retirement

When they discovered Belize, Kathy and Jim were both already retired from the U.S. Air Force and looking for where to go and what to do next. It took them only six months from their first visit to the country to engineer their relocation from Washington state to San Ignacio, the main town in Belize's Cayo District.

"We just knew it was the right choice for us," Kathy explains. "We feel like we've retired to Mayberry."

Kathy and Jim are today renting a house in San Ignacio until their custom home in the self-sufficient community where they've invested is complete, later this year. They visit the site several times a week, checking on construction progress.

Their new home, when it's finished, will look out over the Belize River and feature a large kitchen and living area with an adjoining bar. This living space will open onto their pool and deck, facing the river below.



San Ignacio is quaint, yet offers all amenities one needsalso host to the only suspension bridge in the country

"We've designed the place for lots of company," Kathy says. "I love to cook, and Jim is perfecting his bar-tending skills.

"We wanted a self-sufficient lifestyle, but we also wanted community," Kathy continues. "We've found the place where we can have both those things...where we and our neighbors can be self-sufficient together."

Belize has been attracting expats in the know from the U.K., Canada, and the United States for decades. Still, many would have trouble pinpointing the country on a map...and a lot of folks think it's an island. (It's not, of course, though it features a handful of Caribbean islands just offshore Belize City.) Hence, you can still buy T-shirts at the airport that say, "Where The Hell Is Belize?" The good news is that the country is very close to the United States and very accessible.

Belize is easy to get to, and, once you're here, it's easy to make your way around and do whatever you'd like to do, thanks to the fact that the language is English. Other legacies the British left behind (Belize was a British colony until 1981) include its approach to government, an English-based educational system, world-class banking (in little Belize, the British worked to create an offshore banking haven for themselves that we all can benefit from today), secure international business structures, and a legal system tied to the highest court in Great Britain.



Click on the Map, it will take you to the google map website, where you can find an interactive map showing all our recomended locations.

#### Government Seat

Originally, the country's capital was in Belize City. However, in 1961, Belize's coast was hit hard by Hurricane Hattie, and much of Belize City was destroyed. Hurricane refugees moved inland to escape the storm, creating a new town they named Hattieville (that exists still today). Meantime, the British created a new city to serve as the new capital. This town, Belmopan, is in Cayo and has contributed significantly to development in this part of the country since.



Hurricane Hattie devastated coastal Belize in 1961, moving the capital from Belize City to Belmopan

Cayo is the largest of Belize's six districts and, over the past decade-and-a-half, has quietly become the harbinger of this tiny country. From natural to manmade, the region is rich in resources. Cayo has more protected land than any other district; it is the top eco-tourism destination in the country; it boasts the largest underground cave system in the Western Hemisphere; it's the country's breadbasket; and its landscape is dominated by rivers, rain forest, waterfalls, jungle, and mountains.



The Mayan ruins throughout Cayo are well-preserved and fascinating

Cayo is also home to the greatest number of active archaeological sites not only in Belize but in the entire region.



By looking at the impressive architecture left behind, you can see the Mayan population once thrived here in Belize

The region today known as Cayo once supported a population of Maya greater than the entire current population of all Belize (which is about 356,000). History has come full circle; the Cayo District is again the heart and soul of Belize, home to the nation's capital and host to one of the newest U.S. Embassy's in the world. It is the fastest-growing place in Belize.

#### Caribbean At Heart

Belize is the quirkiest country I know. Geographically, Belize is in Central America, yet its strongest ties are to the English-speaking Caribbean. Belize is Central American, Caribbean, and, thanks to its history as a former colony, British. Belize City's roadways are built around a system of roundabouts, but shops alongside them sell rice, beans, and tortillas still ground by hand.

Everyone you meet speaks English (it's the country's official language), but this belies the stories of their origins. The 356,000 people populating Belize today are descendants of migrants from Britain, yes, but also, more so, the surrounding Central American countries. You've got Mexicans, Guatemalans, Hondurans, and Nicaraguans mixed with current-day generations of the Maya who originally inhabited this land, the pirates who came later, the Mennonite farmers who began arriving on the scene in the 16th century, the British who ruled until 1981, and each other.

It's a country of freedom-seekers. The pirates came to ply their pirate trading out of view. The Mennonites came from Germany and the Netherlands so they could be Mennonites without anyone bothering them. The British came to do their banking in private. And the folks from the surrounding

countries have made their way across Belize's borders over the decades in search of safety.

Today a new population of freedom-seekers is finding its way to these shores—foreign retirees and others in search of a place to start over.

Belize is a nation of independent thinkers and doers, a country where you make your own way and where, while you're doing it, no one, including the Belize government, is making any attempt to thwart your efforts. This is a poor country. The government doesn't have enough money to get up to any real trouble. And, if they tried, the Belizeans wouldn't allow it. The focus here is on very local-level government--addressing the crime problems in certain southern sections of Belize City, for example, or trying to dissuade the Guatemalan banditos who occasionally wander over into Belize in search of a couple of good horses to steal.



Your worries wash away when you arrive to this scenic paradise

Arriving in Belize, stepping off the plane, and walking across the tarmac to the one-room arrivals hall of the airport, you have a sense of leaving the rest of the world behind. Belize and her people operate according to their own rules and mind their own business. The troubles, uncertainties, and worries that seem so all-consuming Stateside and elsewhere in the world right now fade away here. You're faced with a land that remains a frontier, undeveloped and therefore oozing potential.

#### Remember, No Place Is Perfect

Belize is one of the best places on earth to think about retiring or reinventing your life and one of the world's top offshore havens right now. That's not to say that Belize is perfect. Living here, like anywhere, you'll encounter challenges and frustrations.

#### Cayo Is A Place To Make Your Own Sweet, Simple Reality

"We make our own reality. This life, here in the Cayo of Belize, this is the reality we choose to make."

-- Mick Fleming, Proprietor, Chaa Creek Lodge, Cayo, Belize

Mick Fleming is a larger-than-life character, a Brit who, more than 30 years ago, with US\$600 in his pocket, made his way to Belize City, where he met a guy in a bar who owned a piece of land in the jungle he was interested in selling. Mick bought, thinking he'd try his luck as a farmer. The farming was tough going, but, in time, Mick identified another opportunity. Travelers were beginning to find their way to this remote region. They'd happen upon Mick and ask if he had a place where they could spend the night.

Mick built a few thatched-roof cabins...then a few more...then a dining room and a bar...

I met Mick nearly a quarter-century ago, when his Chaa Creek Lodge was a humble (electricity- and hot water-free) but beautiful oasis in the rain forest. I returned as often as I could for years, but, when we traveled out to see Mick this week, I realized it'd been maybe 13 or 14 years since my last visit.

In the intervening years, Chaa Creek has grown up. Today it's 25 luxury villas, a spa, a swimming pool, and five-star service in the still thatched-roof dining room.

"The world has changed since we saw each other last," Mick said our first evening together. "We watch the news here each evening, and we know what's going on out there. It's not that we've got our heads stuck in the sand. It's that we choose a different reality."

Here in the Cayo, it doesn't take long for any other reality you've brought with you to fade. In this frontier land of rivers and rain forest, your mind and your body are occupied with challenge and discovery from sunup until you fall exhausted into your bed each evening.

At Chaa Creek, Mick and his staff (Chaa Creek employs more than 125 local Belizeans) grow their own fruits and vegetables on site, make their own furniture in their woodshop, and thatch their own roofs using techniques passed down from father to son in this part of the world for centuries.

Mick Fleming is something of a legendary character in this part of the world. But the relevant point for you is that the opportunity that Mick came to this quiet corner of the world to find three decades ago exists still. Belize's Cayo District remains a place where a man (or a woman) can stake a claim and carve out a simple but rich and rewarding life. You can take a look at what Mick, his wife Lucy, and their committed team have built at Chaa Creek. It's nothing short of extraordinary.

As we point out regularly, for example, English is the primary language in Belize, but that doesn't mean that you and Belizeans communicate in the same way. Yes, they speak English. But you'll learn to keep your communications with them simple and specific.

Belizeans answer the question they think you have asked, for example, and nothing more. They think and respond literally. At times, as a result, you may think they are misleading you. But they're not. They're giving you the response they believe you're looking for.

At the recent Live and Invest in Belize Conference in Belize City, Belize expat Amma Carey gave a great example of misunderstandings that can occur when speaking with a Belizean.

"Say this microphone I'm holding doesn't seem to be working," Amma began, "so I turn to our Belizean friend in the corner, the IT specialist for the conference, and I ask him if the microphone is working.

"He responds to say, 'Yes, the microphone is working,' and then he leaves the room.

"I continue trying to use the microphone, still with no luck. It's not working.

"When our IT friend returns, I say, 'This microphone still is not working. There must be a problem?'

"At that point, he might reply to explain that, right, the microphone is working, but it needs new batteries."

What else should you be prepared for, living in this country?



Enjoy the colorful festivals common throughout the country

If you're a hobby shopper, you'll experience withdrawal. There's little opportunity for non-essential shopping in Belize, and there are no big chain stores--no Wal-Mart, no Costco, no Sam's Club. This is a small country where life is simple. You'll find everything you need but often not everything you might want.

Parties, festivals, and music are loud and can last all night. Belizeans of all ages love to party. The louder the music, the better, and even a quinceaños party can continue until 4 or 5 a.m. Even the churches love amplifiers. Everyone sings along, and singing in key isn't considered important.

If you can't appreciate the Belizeans' zest for living life to the fullest, you have three choices. You could move to an isolated area (easy to find in this country). You could escape during the festival weekends (though there are lots of them). Or you could steer clear of Belize (and, frankly, most all Latin America).

A more serious concern living in Belize can be health care. Again, this is a small country, and its health care resources are limited. When you consider that the entire country is home to fewer than 360,000 residents, it's not surprising that you don't find the breadth of health care specialists and facilities you might be used to elsewhere.

You will, on the other hand, find competent, dedicated general practitioners and some highly qualified specialists. However, if you have a sensitive medical condition, you'll likely want to head to Mexico or the United States for care.

Many expats living in Belize are satisfied with the health care available to them, especially when they factor in the care they can avail of in nearby Mexico. Belize expat Ann Kuffner, for example, recently underwent emergency hip-replacement surgery in Belize City (following a fall). The experience was first-rate, and Ann's recovery has been impressive and quick.

Moreover, the cost of medical care in Belize is typically onethird or less the cost of what you'd pay in the States, for example, for comparable care. And, to be fair, Belize health care services are improving. Still, again, if you have serious health concerns, Belize might not be the best choice for you.

Belize is a subtropical country. In other words, yes, it's hot and humid here, as it is throughout nearly all Central America, Mexico, and the Caribbean (with specific highlands exceptions).

Also, again like the rest of the tropics, Belize has bugs, snakes, scorpions, spiders, and dengue fever. You will be bitten by mosquitoes, no-see-ums, and other insects in this country. Following a major rain, it's wise to hang out in the house at dusk and dawn, when the pesky little creatures are most noticeably on the prowl.

Don't come to Belize if you are a theater or an opera nut. If you need a regular fix of traditional European-style culture, you'll feel deprived living here. Belize is a beautiful country, archeologically and historically rich, boasting many annual festivals plus local music and dance. But you won't find a Broadway-style musical to attend, unless it is put on by the local high school. If you like to dance to live music on the beach, on the other hand--everything from rock 'n' roll and country to punta and salsa--you'll be happy indeed. Likewise, stay home if you feel the need to be vocal about how to improve things. No question, sometimes you'll feel frustrated by the lack of efficiency in this country. But if you are the kind of person who can't learn to take frustration in stride or who will respond by becoming demanding or rude when people don't meet your expectations, you won't do well here.

Belizeans are helpful and good-natured, but they are also proud and independent. They respond to polite people. Those who are hyper-critical of Belizeans and berate them or their country, on the other hand, find that things become more difficult and take longer. Somehow their residency paperwork gets lost a lot, for example.



La Loma Luz Adventist Hospital is a not-for-profit mission hospital and primarily serves the local towns of San Ignacio and Santa Elena

#### A Local Property Market

Cayo is attracting the attention of expats from North America and beyond, and small expat and foreign retiree communities



Come dance to live music, like Prince Harry did in the Cayo District

are forming. Still, this is very much a Belizean region, and the real estate market in Cayo is still primarily priced for the Belizean market. Local structures are simple and basic, built of concrete block or local timber. These properties can be bought cheap, certainly for less than US\$100,000, perhaps much less, depending on the size and the condition.

However, most expats and foreign retirees are not going to be happy with local construction standards. The good news is that, thanks to the growing demand, a few private communities are being developed specifically for the expat market. More on this here.

#### Clear Title And Common Law

Property ownership in Belize is ardently protected, and foreigners are treated the same as locals. Clear title is conveyed through a Land Certificate, and title insurance is available. Also, all contracts are in English, and, remember, the country was founded on British Common Law tradition, making it a very familiar and comfortable place for Americans to buy and sell property.

Remember, too, that Belize is a tax haven. Belizeans vehemently oppose any increase in property tax.

Understanding the people's position, the government of Belize continues to keep these taxes low. Waterfront property incurs the greatest property tax, but even it is negligible. The assessment is based on a valuation of BZ\$10,000 (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 1% of that value. In other words, an acre of waterfront property is taxed US\$50 a year.

#### A Strong Foundation

Belize is a democratic nation of about 350,000 people who pay a lot of attention to what their elected officials get up to. They keep them under a microscope. The two political parties are the PUP (blue) and the UDP (red), and you will find that loyalties, like history and tradition in this country, run deep. Hallmarks of great democracies include a free press and citizens openly discussing the issues. Those hallmarks are alive and well in Belize. Voter turnout for elections is always high. When the polls open, flags fly, and every town and village throughout the country takes on a festival atmosphere.

It's wonderful to be in Belize on election days, a chance to watch the fervor of a young nation. I especially enjoy talking to those who proudly remember Sept. 21, 1981, the day Belize gained its independence from Britain. I congratulate them for doing so well after just about three decades; after all, when the United States was this age, Vice President Aaron Burr mortally wounded Alexander Hamilton in a duel.

#### "Blissfully Unimportant"

Another contrast to the United States is that Belize has not had a war since 1798, when the British, along with slaves, freedmen, and privateers, repelled the Spanish at the legendary Battle of St. George's Caye. As the Open Road Travel Guide puts it, "Peaceful and non-meddlesome, blissfully unimportant, Belize rarely merits attention in any foreign newspaper."

While it's true that Belize is rarely mentioned in the world press, it has been garnering increased and increasing attention for its natural wonders and tropical climate. The Belize Tourism Board may have to change its slogan ("Mother Nature's Best Kept Secret") soon. The secret is getting out.

The entire country has benefited economically from the expanding eco-tourism industry, but no place more than

Cayo. The district has gone from a backpacker's destination to the home of some of the most luxurious resorts in Belize. Francis Ford Coppola's Blancaneaux Lodge is nestled beside the cascading waterfalls of Privassion Creek in the Mountain Pine Ridge. At what was once his writer's retreat, you can be pampered in thatched roof cabanas.

This type of luxury accommodation (another top example is Chaa Creek Resort; see sidebar, <u>page 9</u>) is a great addition to the hostels and small hotels that once were the traveler's only accommodation option in this part of the country.

A top choice for extended stays in Cayo is Cahal Pech Village Resort, on the most prominent hill in San Ignacio overlooking the Belize River Valley, a great place to base yourself while you're getting the lay of the land. For more on contacts and resources for spending time and traveling around enjoying what Cayo has to offer, from the ancient Maya cities to zip-lining in the jungle canopy, spelunking in the Maya underworld, floating through caves on tubes, horseback riding in the rainforest, and much more), see "Cayo Contacts."

The Travel Channel recently highlighted the attractions that are drawing eco-tourists and others to Belize's Cayo District. One of the biggest attractions of this part of this country is what is generally recognized as its original jungle lodge resort, The Lodge at Chaa Creek. This property is, simply put, magnificent.

On the 365 acres of the grounds are the Rainforest Medicine Trail, a Natural History Centre, a butterfly farm, horse stables, a Maya organic farm, one of the best spas in Belize, and a bi-level swimming pool.

When asked what she thought about the Travel Channel's March 8 feature, "Spotlight On Belize," Assistant General Manager of Chaa Creek Bryony Fleming Bradley said, "The increasing popularity of Western Belize and the Cayo District has been a real topic of conversation lately...Belize is so justly famous for snorkeling and scuba diving along our Caribbean coast and our barrier reef that our many inland attractions are sometimes overlooked. However, more and more people are discovering how much there is to do in Belize's vibrant west, with its huge tracts of pristine rainforest, meandering rivers, exotic wildlife, and abundance of Maya temples and ancient cities. The word is spreading..."

#### **Traveling To And Around Belize**

Three major U.S. airlines serve regular routes to the international airport in Belize City (BZE). These are Delta, American Airlines, and United.

Additionally, TACA (San Salvador) provides air service throughout Central America and has daily flights to and from Belize. Airfare is typically between US\$600 and US\$900, depending on the departure city, carrier, and time of year.

Another option is to fly to Cancun (CUN), which has air service from around the world at very competitive rates. From Cancun, you can fly to Belize (BZE) on either Mayan Island Air or United (although Mayan Island Air is flying this route less and less, this should not be your first choice). From Belize City, you can either fly or drive to Cayo. Bus service is also available, for a cost of about US\$10.

At the international airport in Belize City are rental car agencies, taxis, and hotel/resort shuttles. Foreigners can rent cars and drive in Belize with a valid home-country driver's license. Rental car rates vary between high season (June to October) and low season (November to May), but are usually in the range of US\$75 to US\$100 per day. A taxi ride from the international airport to the bus station in Belize City costs roughly US\$20. The big hotels and resorts in Cayo provide complimentary shuttle services for guests.

The cost of buying a car in Belize or importing one into the country varies depending on the type of vehicle and the size of its engine. Duty can range from 10% to 50% of the value of the vehicle. The least expensive vehicle to own in Belize is a four-cylinder pick-up truck; most expensive is an eight-cylinder SUV. If you own a vehicle in Belize, be sure to keep your insurance up to date; they strictly enforce this law. When driving on the Northern and Western Highways don't be alarmed when you come to checkpoints; they'll slow you down only long enough to read the insurance sticker on your windshield (this is what they're typically checking). There are very few police vehicles in Belize, so, for safety reasons, "sleeping police" (speed bumps/pedestrian crossings) are common on the highways around villages. They are usually marked, but occasionally one will sneak up on you.

#### How Much To Live Here?

Belize is generally considered one of the best values in the Caribbean, but expensive by Central American standards. As anywhere, the cost of living is highly dependent on your lifestyle. Furthermore, again, as anywhere, the longer you're here, the less expensive your cost of living can become.



It is no wonder this lush, tropical haven is gaining popularity...and quickly.

All too many expats fall into the trap of living overseas as if they are on vacation—living in a lavish resort-type setting and buying imported wine, food, and other products. After the first few months in their new home, they have blown their budget and never get settled in.

The key to maintaining a low cost of living is getting to know the local vendors, farmers, and suppliers. Locally grown foods can be very cheap and also superior to the more expensive processed foods imported from abroad. Labor, too, is affordable, meaning you can afford help around the house, a gardener, a cook, a driver. Build using readily available local materials and talent, and you can create a beautiful home for a relatively low cost. Bottom line, I'd say that, in Cayo, you could enjoy a simple but fulfilling life for US\$1,000 per month, if you buy locally and use the local resources. (See my full monthly budget for Cayo here.)

Living in Cayo, you'd find plenty of things to do at little or no cost. The Belize Zoo, for example, was established by an expat to rescue and rehabilitate indigenous animals. Now it has educational programs for children, research facilities, and conservation programs. The daily admission is US\$8 for adults and US\$4 for children; however, if you book the trip through a resort it can cost US\$50 per person.

To avoid getting ripped off like this (and paying "gringo prices"), focus on setting up your home and getting to know the people, your neighbors. In my experience, Belize is like an entire country that feels like a small town. Pretty soon your neighbors will go from being acquaintances to friends, and, before you know it, they'll be like family. With their help, you'll learn how to get around on your own and where to find the best deals.

#### Is It Safe?

To answer this question, you have to remember that Belize City isn't Belize. Neither is Ambergris Caye...nor Cayo...nor any other particular region or town. Like everywhere, you have to consider things like safety at a very local level.

Let's start in Belize City. Here, let's start by saying that this is not a nice place to be. A friend who has been spending time and doing business in Belize for decades jokes that, when he retires, he's going to publish a coffee table book on the world's worst cities. It will feature Belize City on the cover.

Belize City is a poor, dirty, under-developed, and, yes, in some places, unsafe place. Specifically, the south side of this city has drug and gang problems and all the crime that typically accompanies those activities. Avoid those areas.

Unfortunately, you can't avoid Belize City altogether, because this is the location of the country's only international airport. You'll arrive in and depart from Belize City. Otherwise, this is not what you came to Belize for.

The rest of Belize, outside Belize City, is a very different place and very safe, though San Pedro Town on Ambergris has a problem with petty crime and home break-ins. Cayo? This is one of the safest places on earth.

That said, there have been some isolated incidents deep in the jungle near the Guatemala border. However, the Belize Tourism Board and the Belize Defense Force are working to control the situation. Their efforts appear to have been successful, but it's best to travel with experienced guides when venturing into that area.

With such a small population, the per-capita or percentage crime statistics can be misleading. All of my expat friends travel freely throughout the country, as do I when I'm here. I've spent time in Belize for nearly 30 years, with my children and on my own. I've driven from one end of the country to the other, including across the Guatemalan and Mexican borders. Again, I'd say that Cayo is one of the safest places in the world.

#### "The Island"

Like two great arms reaching down from the Maya Mountains to the heart of Cayo, the Macal and Mopan Rivers wrap

around San Ignacio to form an island before their confluence at the Belize River. It was for this distinctive geography that the town was dubbed El Cayo, Spanish for "the island." Now, the Hawkesworth Bridge, the only suspension bridge in the country, spans the Macal River, which winds its way between the biggest "city" in Cayo, San Ignacio, and its twin, sister town, Santa Elena. The rivers flow past the twin towns and several villages and resorts as they meander toward the Caribbean Sea. The mountains sit majestically to the south, their rolling foothills stretching north to the Belize River Valley and east to Belmopan.



This sprawling valley will leave you speechless

The property inventory in Cayo of interest is riverfront, mountain, and farmland.

The top end of the market would include a recent riverfront listing in Santa Elena. This estate on 1.57 acres is right on the Belize River. The main house is 2,500 square feet. In addition, the property includes a guest house, a caretaker's house, two carports, three 20-foot shipping containers, and a storage shed. The location is great, right off the Western Highway, a stone's throw away from San Ignacio. The yards are lush and tropical. The main house has three bedrooms, three bathrooms, living room, kitchen with plenty of cabinets and pantry space, dining area, and garage. The home is a strong Ferro-concrete structure with high ceilings and a large verandah on the back where you can sit and enjoy the nature all around. The guest house, surrounded by its own garden, has one bedroom, one bathroom, a kitchen, and a dining area, with a wooden deck overlooking the Belize River.

The caretaker's house is a wooden home on stilts with two bedrooms, one bathroom, a kitchen, and a living area. All utilities are already installed. Fruit trees on the property grow coconuts, limes, lemons, oranges, grapefruits, tamarinds, pomegranates, sapodilla fruits, star fruits, Suriname cherries,

mangos, avocados, bananas, and pineapples. Hardwood trees on the property include mahogany, cedar, and teak. All of this abundance for US\$395,000. As I said, this is the high end of this market.

Across the river in San Ignacio, Maya Vista is the neighborhood with the best views in town. Homes are more upscale and sell for as much as US\$350,000 (and climbing). Occasionally you'll find a deal, such as the three-bedroom, one-bathroom home recently on offer for US\$125,000. The house sits on two residential lots, fully fenced and manicured. It has three bedrooms with air-conditioning units, ceiling fans, a living room, a kitchen with mahogany cabinets, and one full bathroom. It has high ceilings and a wooden outdoor deck that's great for enjoying the view. It also has a utility/laundry room downstairs. This location is ideal—a convenient three-minute drive to downtown San Ignacio (where you'd go for shopping, supplies, and company).

Another property I found in San Ignacio could be a good option as a rental investment. It's two apartments in one house. Upstairs is an efficiency apartment with its own entrance, kitchenette area, and bathroom. You could rent out this top unit and live in the lower one...or rent it out, too. The first-level apartment has two bedrooms, a bathroom, and a nice-sized living room and kitchen. Asking price is US\$126,000.



San Ignacio is bustling and offers all amenities you need for your new life

Southwest of San Ignacio is Cristo Rey, a peaceful, quiet village. On offer here is a unique little wooden home tucked away in the mountains. The house is on a 1.6-acre lot and is about 900 square feet, including one bedroom, one bathroom, a kitchen with a dining room, and a living room space. There is an expansive wrap-around deck so you can relax and enjoy your surroundings. The house is well-maintained with security

bars and lights, all utilities in place, an upgraded water system, butane gas hot water heater, fans, lamps, tiled bathroom, and septic system. On the grounds are fruit trees and flowers, and nearby are fresh-water pools. Asking price is US\$135,000.

All of these properties are available through Rainforest Realty

Belmopan, the country's capital, is considered a city, yet its population is less than that of either San Ignacio or Santa Elena, both of which are considered towns. Don't be confused. They're all villages. Belmopan is 22 miles from the twin towns and offers a third option for in-town living in Cayo. On offer in Cayo as of this writing is a one-story, 2,400-square-foot, three-bedroom, two-bathroom, Mediterranean-style house on the outskirts of Belmopan. On the property are berry bushes, 140 orchids, and mango, mami apples, coffee, guava, canep, passion fruit, and 23 species of palm trees. This is a private and peaceful location, and the price has just been reduced to US\$220,000 or best offer. This property is available through www.century21belize.com.

One thing to understand before you begin shopping for a home in this part of the world is that, with no zoning laws in force, the condition of houses, yards, and properties can vary wildly.

#### The Living Is Simple...And Healthy

While much of the developed world calculates the time value of money, small Caribbean nations like Belize focus on the time value of family and friends. It takes time to cook a meal and enjoy it with loved ones; it takes time to practice music and share it at a gathering; and it takes time to nurture a crop and reap its bounty.



Spend time simply enjoying your beautiful surroundings

If you're able to embrace this approach to life, Cayo offers an opportunity to enjoy a very healthy and fulfilling life. By buying locally grown or growing your own fruits and vegetables and spending time in nature and with family and friends, you'll find, over time, that your overall feeling of wellbeing will increase.

You'll also find that your cost of living will decrease. Anything imported in Belize is much more costly than anything produced locally. However, if there are certain brands that you can't live without, you'll find a growing supply of these kinds of products on supermarket shelves in certain parts of the country (though less so in Cayo, which remains a very "local" lifestyle choice).

On the other hand, many of the fruits and vegetables from Cayo are not available outside of the country. They are too fragile to withstand the shipping needed to export them. You have to come to Belize to get a true taste of Cayo.

#### The Markets For Rentals

Once you decide to extend your stay to get a true feel for life in Cayo, then you'll want to rent a home. You won't find many condos here. The rental market is dominated by detached homes. In fact, real estate sales and rentals are very close in their offerings. You'll find homes for rent and for sale in the same housing categories and geographic areas of Cayo. A typical rental agreement requires the first month's rent plus a security deposit equal to one month's rent.

In Santa Elena, I looked at a property that is listed for US\$275 per month. It is a two-bedroom, one-bathroom home with a large fenced yard and a covered veranda. Typically, similar houses will run up to US\$400.

Another rental I saw in Santa Elena was a spacious, cottage-like three-bedroom, two-bathroom home with a pool and a large fecund yard. It would be perfect for a family or retirees.



Lovely Santa Elena town is sure to not disappoint

I thought this looked more like a resort than a rental home. It is US\$800 per month, which just goes to show how much you can get for your money here (check out <u>Red Roof Property Management's house rentals</u>).

Just east of Santa Elena, on a hillside near the private La Loma Luz hospital, I found a great deal on a three-bedroom, two-bathroom home that sits on a fully fenced acre of land overlooking the Belize River Valley. The home, which rents for US\$700 per month, also features a well-designed kitchen, an office nook, mahogany doors, and tiled floors. The home has mature landscaping and comes fully furnished.

Back in San Ignacio, there's a classic-Caribbean style home, with a beautiful garden (lots of fruit trees), and fenced yards. It is a three-bedroom, one-bathroom home in a quiet neighborhood. It is 450 yards from down town. This lovely home is going for US\$1450 per month.

Cayo is also teeming with beautiful pieces of land for sale in prime jungle and river locations. I have seen property, in the mountains and on the river, for US\$35,000- US\$350,000. They offer a huge range of opportunity to build a business or a private home in the middle of this scenic landscape.

#### Improving Infrastructure

Paved roads are always a good indicator of where the path of progress is headed. The British left a great legal, educational, and governmental foundation in Belize, but not much in the way of physical infrastructure. Over the last few years, however, considerable investment has been made in improving the roads and bridges of Belize. Still, though (to help put things into perspective for you), there are but three highways in this country. The most significant artery in the country is the Western Highway, which connects Belize City (the largest city), Belmopan (the capital), and San Ignacio (the largest town in Cayo).

Not only road infrastructure, but infrastructure in general is limited in this country, including infrastructure for medical care. However, Cayo is home to the La Loma Luz Hospital and the San Ignacio Hospital. There are also clinics throughout.

Recently, a portion of the main road in San Ignacio (Burns Avenue) was closed off, probably permanently. Mayan artifacts were discovered here, so the spot is now pedestrian-only.

...continued on page 19

#### **Incredible Living Options Available Right Now In Cayo**

The following two pages highlight three low-key yet sophisticated property developments: Mahogany Park, Carmelita, and Maya Spring Estates.

#### Bullet Tree In Cayo—Where You Could Own Riverfront For As Little As US\$25,000

The idea behind Mahogany Park is straightforward. This riverfront community in Belize's Cayo District has been conceived as an opportunity for retirees looking for a place to enjoy the simple life in a charming rural setting and on a very modest budget.

Mahogany Park isn't a gated community. This is more low-key than that, more for retirees more interested in becoming part of the existing local community rather than creating one of their own.

The piece of land where Mahogany Park is being developed was chosen carefully. The property sits on the Mopan River just outside the town of Bullet Tree. The location is quaint, quiet, and back to basics. The river situation means cooling breezes and pleasant views.

As I said, this isn't a "gated community." No clubhouse, no gym, etc. All of that adds cost for the owners, both upon purchase (every amenity must be amortized over the prices of the lots) and ongoing (in the form of HOA fees). Plus, all of that would change the face of what's on offer here. If you want a full-amenity situation, you have other good options in this country. If you want sweet and simple country living, Mahogany Park could be just the thing. While this isn't a master-planned community in the traditional sense, the property will be supported by roads, water, and electricity. You won't have to dig your own well, for example.

In addition, Mahogany Park will include a half-acre park with access to the river for use by all owners, a nice place to meet with your few neighbors and maybe share a cocktail at sunset. Otherwise, the property is being given over to dozens of mahogany trees (hence the name). Three of the lots are riverfront; owners of these will be able to step out their back door and be right at the river (note that there's a 66-foot government setback from the river's edge for construction).

With lots ranging from about 1/8th to 1/5th of an acre and prices starting at US\$25,000, Mahogany Park is a very appealing option for someone looking to retire to Belize on a budget, build a second home, or invest in a small rental property. You could put up a two-bedroom, 1,000-square-foot house for as little as US\$70,000, including the septic system, meaning that you could have a comfortable home of your own in this riverfront setting within walking distance of town (Bullet Tree) for a total of less than US\$100,000.

Belize is generally best known for its Caribbean lifestyle. That's out on Ambergris, and that's where you should look if you like to spend your days diving, snorkeling, and fishing. Belize's Cayo is a different place entirely. This is inland, in the mountains, in a region that has managed to remain largely undiscovered and undeveloped despite all the attention other parts of this country have attracted.

Frankly, the Cayo is my favorite part of Belize. The older I get, the more I appreciate the attractions of simple country living on the banks of a slow-going river. If that lifestyle appeals to you, too, the Cayo is one of the best places in the world to enjoy it.

Finding serviced lots in a riverfront setting at the prices on offer at Mahogany Park isn't easy--not in Belize or anywhere. And at Mahogany Park, there are only 23 of them. For more information on Mahogany Park, you can get in touch here.

#### "Independent Together" In Carmelita Gardens

As we drove along the Western Highway, speeding toward Cayo, I was less and less distracted by the to-do list I'm forever reviewing in my mind...and more and more distracted by the view outside the truck window...

We passed Mennonites driving horse-drawn carts and children walking home from school. Everyone going about his or her business, not concerned with the tribulations of today's world. Here, in this land of escape, life is simple. Life here revolves around the land and values independence above all else.

To be truly independent in today's world, you need to be energy-independent. That's part of what Cayo offers, too--a chance to take yourself off the grid. This doesn't have to mean living a backward or burdened existence. Thanks to 21st-century technology,

the self-sufficient life can also be comfortable, even fully appointed. This was what we made the trip out yesterday to see--progress at the riverfront development called "Carmelita," where developer Phil Hahn is building a community of like-minded folks interested in being, as he puts it, "independent together" and completely self-reliant.

The first couple of houses have been built at Carmelita, and they're charming. Modeled after Tennessee Williams' home in Key West, these timber structures feature floors and ceilings of exotic hardwoods, long breezy porches, and an impressive attention to detail. They're completely self-sufficient, with cisterns to catch water and solar panels to generate power...but also, again, comfortable, with washing machines, dryers, air conditioners, and dishwashers, if you want them.

These Carmelita homes are also affordable; you could own one, fully furnished and outfitted, starting for as little as US\$100,000.

When Carmelita is fully built out, it will feature a "village green," at the heart of the community, with space for retail and gatherings. Down at the river will be a small clubhouse and pool. And, all around, will be the wide-open spaces of Cayo. For more information about Carmelita, check it out here.

#### **Room To Breathe And Grow At Maya Spring Estates**

While in Belize this week, Lief and I took a day to travel out to the Cayo District to visit some development projects that Lief is involved in. One is Maya Spring Estates. Maya Spring Estates is situated on a lush 100 acres also in the Cayo District. Maya Springs is for those who want space and privacy but who still want to be part of a community. A natural spring feeds a creek that meanders through the property, and the elevation delivers views of the valley below, as well as the nearby hills.

The size of these estate sites means room for a private family compound, a place where you could set down roots and establish a legacy. Maya Spring is secluded but not isolated, offering both the convenience of easy access to local resources and the security of a private community. The developer has allowed for just 20 lots, each one big enough to serve as a base for a fully self-sufficient lifestyle. Lot sizes range from two-and-a-half acres up to more than nine-and-a-half acres, meaning you have enough room to build a house and have a large garden or even a small farm. The land in Cayo is very fertile, and this is one of the best places on earth to grow things. That's the main attraction for my husband.

Creating a destination where we could be fully self-sufficient has been a goal of Lief and I for the last couple of years. Self-sufficiency is a growing agenda for many people, and Belize is one place you can easily organize a fully self-sufficient life using solar power to run your house, growing your own food, keeping some animals, and, if you have the inclination, even building your own furniture out of local hardwoods.

Belize is also a good place to be self-sufficient because Belizeans like to take care of themselves. They always have. Founded by pirates, the country prizes independence above everything else (despite having been independent from the U.K. for only about 30 years).

Carrying on in that tradition of independence, Maya Spring Estates will be a small community for self-sufficiency aficionados. The infrastructure will be basic, including roads and electricity (although we're planning for our house to be off the grid). You could have your own well if you prefer, or you could go with a water catchment and storage system. Modern, efficient wastewater systems will be used for effluent.

The developer will be installing electricity to all property sites, and owners will be able to tap into the local aquifer. The 3- to 10-acre lots are priced from US\$75,000 to US\$140,000. The idea here is privacy and elbow room.

Our plan is to build a house that we'll use for vacation and rental income in the short and medium term. However, as we're buying more than nine acres, we also intend to see if we can find a local farmer interested in leasing it from us to make it productive.

Even if we never grow a single tomato or ear of corn on the property, though, we'll have the foothold in Cayo that we've been wanting for some time. We like it here. Coming to Belize is a chance for escape. The rush of everyday life disappears as soon as you step off the plane. And at Maya Spring, we'll be able to sit on our porch and enjoy the peacefulness of both the location and of knowing that we could take care of ourselves if we had to. If the world were, in fact, to go completely haywire, as some think it will, we'd be fine. You can request more information on Maya Spring Estates here.

#### Simple Steps To Ownership

The property purchase process in Belize will seem very familiar to any American. All contracts and negotiations are in English and based on fee simple, Common Law traditions. Further, there are no restrictions on property ownership; foreigners and Belizeans are treated the same.

Property can be held in one of three ways: Deed of Conveyance, Transfer Certificate of Title, or Land Certificate. The process begins with the seller and buyer signing a purchase contract and the buyer depositing 10% of the purchase price into an escrow account. At that point, a title search is conducted by a local law firm and an opinion of title is issued.

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 owner's name. The entire process usually takes about 30 to 90 days.

Title insurance is available and some developments have invested in master title policies that include discounts for buyers.

The Belizean government has spent the past couple of years creating a national database for all titles. Additionally, the real estate industry has recently become affiliated with the National Association of Realtors. These milestones make for a more dynamic market and provide the foundation for a Multiple Listing Service.

Expat Phil Hahn explains, "In 2003, after years of buying and selling property in the United States, I bought my first property in Belize. When I received the attorney's opinion of title, I was amazed; I had never seen a title so clean. I was only the third owner since the 1950s when it was purchased from the Crown."









#### Getting Connected in Cayo

Cell phone service in Belize is provided mainly through Belize Telecommunications Limited (BTL), Smart, and DigiCell. The cost of getting connected is usually about US\$100; then you have different options for monthly plans. A typical monthly plan costs about US\$25 to US\$50 and includes 50 daytime minutes and 100 off-peak minutes. Per-minute charges range from US\$0.10 to US\$0.25. U.S. carriers, such as Sprint and T-Mobile, have working service in Belize. Many smartphones can be unlocked and used with any cellular plan here as well.

Land line telephone service installation costs US\$50 plus a US\$250 deposit. Basic phone service runs around US\$5 per month and includes 150 minutes of local calling.

Cable TV costs as little as US\$22 per month and includes more than 100 channels. DSL Internet starts at US\$75 and goes up from there, depending on the plan you choose. More details of monthly utilities are in the "Cayo Monthly Budget."

One frustration in Belize is that Skype is blocked here. Skype is now blocked by the local internet service provider Belize Telemedia Limited (BTL), because it allows almost free internet calls and cheap rates on landline and mobile calls. No Surprise, as Belize Telemedia is the main ISP in the country, plus a home and business telephone service provider, which may have blocked Skype to protect their telephone services. BTL does offer its own VoIP service called Webtalk. However, there are other internet providers now that don't block Skype. And you can bypass the block by BTL generally with a VPN.

#### The Truth About Medical Care In Belize

Belize is many good things and recognized for many advantages and attractions, but medical care is not typically one of them. As we've reported in the past, if international-standard health care is a top priority for you, you have better options. One exception to this could be to base yourself in northern Belize, around Corozal, specifically the Bay of Chetumal. Here, you're near enough to Chetumal, Mexico, to count on the top-notch medical facilities in that city for care when you need it. Elsewhere in Belize, though, again, the available medical services can be limited and basic.

At least that has been the reality until very recently.

Now, healthcare options in this country are improving, and the government has made this a priority. Specifically, the government has set medical tourism as an agenda, recognizing this as an important potential source of visitors and revenues and understanding that real world-standard medical care is a top priority for retirees.

Step one in the related efforts to developing medical tourism in Belize has been to task the Belize Trade and Investment Development Service (Beltraide) to make a plan. Beltraide has brought in a consultant from Costa Rica to help create a blueprint based on the successful development of medical tourism in that country.

The basics of a program have been outlined:

- Belizean medical hospitals and clinics will be upgraded to meet accredited international healthcare standards...
- Medical tourism facilities will be established throughout the country so that a patient anywhere in the country could be delivered to a critical care facility within 30 minutes. This will necessitate improvements in road and air infrastructure...
- 24-hour critical care hospitals will be established on Ambergris Caye and in Placencia...
- International medical specialists will be allowed to practice in Belize but will be required to work jointly with, and to train, Belizean doctors...
- International doctors who elect to come to the country to work with new medical tourism facilities will enjoy special income tax and import duty breaks. The timing is perfect to attract disenchanted American doctors to come and open facilities in Belize...
- A new medical school will be opened, probably near Belmopan...
- Hotels/resorts catering to medical tourists will be required to have trained nurses on staff...
- Belizean doctors will be incentivized to return to Belize and practice here...

Meantime, progress is being made on the ground already:

- The Belize government has identified and secured rights to purchase property on Ambergris Caye for the location of the planned, future 24-hour critical care hospital. Services at the San Pedro Polyclinic have been upgraded. Doctors are on call at all hours.
- The first open-heart surgery ever to be performed in Belize took place last year. Several heart surgeries were performed by a Belizean physician, Dr. Adrian Coye, who moved back to Belize to initiate such services about two years ago. Dr. Coye worked with an integrated team of international heart surgeons and Belizeans doctors at Karl Huesner Medical Hospital in Belize City.

 The first ever complex scoliosis surgery was performed in Belize in the summer of 2012. That surgery was performed by Dr. Joel Cervantes, Chief of the Spine and Neurosurgery Center at Karl Huesner Medical Hospital, where the surgery took place, and President of Belize's Medical and Dental Association.
 Dr. Cervantes and his team worked with a team of peers from Canada and the United States.

Separate from medical tourism, there are a number of advantages related to healthcare in Belize that expats should consider, in looking at the big picture:

- The price is reasonable, and doctors are accessible.
- Doctors in Belize treat patients with compassion and spend whatever time is needed to understand your healthcare issue. A doctor in Belize will give his patient his personal cell phone number. Most of the doctors are general practitioners, meaning they are well-versed in a broad range of healthcare problems. They are similar to the American doctors of 50 years ago, when doctors regularly visited sick patients at their home.
- You can visit a clinic here in the morning for X-rays
  or blood tests and have the results by that afternoon.
  Similarly, dentists often perform much of the necessary
  services at their offices. And my optometrist makes
  my new prescription glasses on-site within a few hours.
  We're used to same-day service in Belize.
- Many drugs are available to purchase over the counter, without a prescription.

#### Could Cayo Be For You?

Belize is a sunny country that's easily accessible from the United States and where the folks all speak English. It's also one of the easiest places in the world to establish foreign residency, as well as being a banking and tax haven. You could live and run a business here completely tax-free. We like Belize as an offshore haven, too—a place for incorporation or to form a trust. On the other hand, this is a small country where the infrastructure is most kindly described as "developing."

#### **Fido In Cayo**

It's easy to bring your pets with you to Belize. You need a veterinarian to certify that the animal's shots are up to date and that it is healthy and able to travel. This must happen before you leave your home country. An import fee of US\$50 is charged upon entry into Belize.

The cost of living can be affordable, even low, but not if you want to live a more "developed world" lifestyle that would mean buying lots of things not available or produced locally. As I've explained, anything imported is going to come at a very inflated price.

No infrastructure, limited services and amenities, and little market demand could be interpreted as negatives...but, in Cayo, these things are a big part of the appeal. Once you get to Cayo, you don't mind that there's no infrastructure. You don't mind that the culture is more concerned with conservation than consumerism.

That is...you don't mind...or, if you do, you're not happy. If you're interested in a lifestyle supported by the diversions and distractions of a big city, Cayo is definitely not for you. If you're delighted by the diversions and distractions of a wide-open land where life revolves around the land and where independence and self-sufficiency are prized above all else, then, indeed, Cayo could be exactly the paradise you seek.

At home in Cayo, the view outside your bedroom window and from your front porch would be of fields and pastures, trees and jungle, rivers and livestock. You'd see Mennonites driving horse-drawn carts and children walking home from school. Everyone going about his or her business, not much bothered by sequesters, fiscal cliffs, or the mounting deficit. Here, in this land of escape, where life is simple, those things don't seem to matter or even to register.

## Overseas Retirement Letter Cayo, Belize Online Resources

Cayo, Belize - Monthly Budget
Cayo, Belize - Contacts

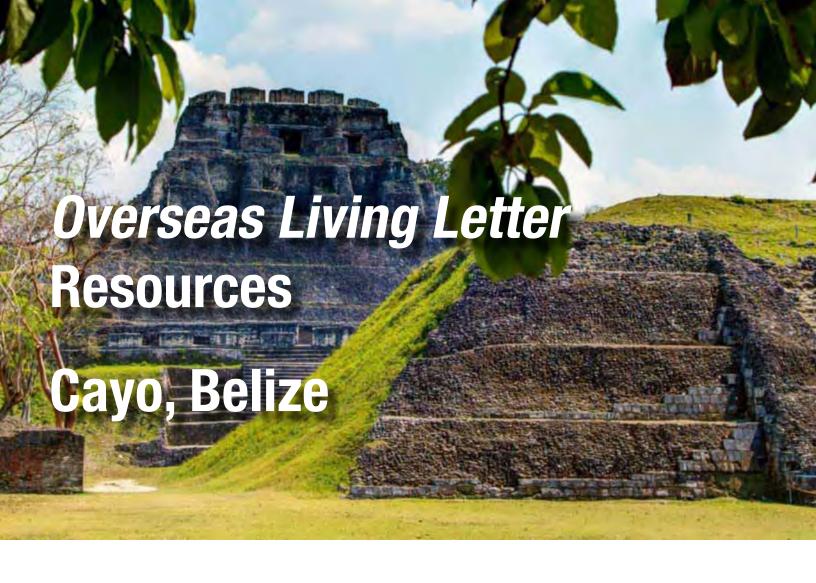
#### **About The Author**



Kathleen Peddicord has covered the live and invest overseas beat for more than 25 years and is considered the world's foremost authority on overseas retirement.

She has traveled to more than 50 countries, invested in real estate in 17, established businesses in 7, renovated historic properties in 6, and educated her children in 4.

Kathleen has moved children, staff, enterprises, household goods, and pets across three continents, from the East Coast of the United States to Waterford, Ireland...then to Paris, France...and, most recently, to Panama City, where she, her husband Lief Simon, and their young son currently make their home and base their Live and Invest Overseas business.









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