



OVERSEAS

Haven Report

Roatán, Honduras:
Fun, Eclectic Living On The Caribbean Island...



Roatan, Honduras

Fun, Eclectic Living On The Caribbean Island Of Roatan

By Janine Goben

If you were a backpacking scuba diver in the 1960s, you may have drifted through the Bay Islands of Honduras on a quest for adventure through the Americas. You would have found an island with some of the most beautiful and prolific marine life in the world; an island where cows and pigs grazed the fertile land and bananas grew everywhere. You would also have met some of the most hospitable and friendly people and most likely have stayed in someone's house.

If this was you, you didn't tell anyone about this secret island for a couple of decades, did you?

Thirty years ago, scuba divers started coming to Roatan, the largest of the Bay Islands, to enjoy pristine diving on the second largest reef system in the world, the Mesoamerican reef, extending from the tip of the Yucatan Peninsula, down Belize and around the Bay Islands of Honduras.

...continued on page 6

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Live and Invest
OVERSEAS

They only told other scuba divers. But word got out, slowly.

Twenty years ago, small hotels and resorts were appearing, mostly to accommodate the increasing number of scuba divers, but also because the booming fishing industry, once the mainstay of Roatan, was joined by tourism as the largest workforce. As visitors discovered this idyllic part of the Caribbean, they started to buy land and build homes. This was the beginning of the real estate market on Roatan.

The Cruisers Are Here!

Cruise lines are always looking for new and interesting destinations, so it was inevitable that Roatan would become a Western Caribbean favorite. Today, the island people welcome the opportunity to work in the new industry of tourism, and the job market has brought out all kinds of creativity. There are zip-lines, mangrove canoe tours, hiking in the forest, parasailing, golf, shell etching, wildlife...and countless other interests join the usual water sports for tourists and residents to enjoy.

How did that progression happen?

First there was a small port in the main town of Coxon Hole. Royal Caribbean Cruise Lines were awarded a contract in 2008 to manage the port and they, therefore, expanded the facilities, investing some US\$15 million in the first expansion of the Port of Roatan; another expansion is planned shortly.

By the end of 2009, Carnival Cruise Lines opened a second port, Mahogany Bay, and by the end of the 2010 cruise season, Roatan received more than 800,000 cruise passengers between the two ports. This year more than one million cruise ship passengers are projected to come to Roatan.



Mahogany Bay Cruise Ship dock blends in to the scenery

The success of the two ports is due in part to the cooperation and collaboration with the Honduran government, which understands what a precious jewel the islands are and takes great care to protect the environment, especially the reef.

Geotourism

Honduras and the Ministry of Tourism became the first country to adopt the concept of “Geotourism” as its mantra in 2004, going a step further than the popular “ecotourism.”

Geotourism (n): Tourism that sustains or enhances the geographical character of a place—its environment, heritage, aesthetics, culture, and the well-being of its residents. It was a term introduced by National Geographic in a 2001 paper by the Travel Industry Association of America called “Geotourism Study.” Ecotourism focuses on nature study and outdoor activities that minimize ecological impact while geotourism adds a component that encourages both visitors and residents to become active partners in sustainability, beyond simply enjoying the land and its culture. When you come to Roatan you will see this in the local artisans, performers, museum, and the Garifuna, a culture struggling to stay alive with its own language, dance, and history.



Honduras and the Bay Islands or Islas de la Bahía

Change Comes Slowly On Roatan

Today, Roatan is still mostly undeveloped. From the air, you see an island that is about 60 kilometers (40 miles) long and 8 kilometers (5 miles) at its widest point... And green!

There are no high-rise hotels; building regulations don't allow high buildings and there are density setbacks from the beach and strict controls on development, particularly close to the water—both fresh and waste.



A picture of blues and greens—the view of North Shore

Cows and pigs still graze the lush grass and occasionally wander along the road. The lifestyle is still laid-back and the people are still hospitable and friendly. Bananas and coconuts still grow all over the island. The water is still warm, crystal clear, and has abundant life. Change comes slowly on Roatan; only if you visited years ago will you appreciate the changes in residents, language, and amenities. English is the language of the Bay Islands; Spanish is the official language of Honduras. With increased tourism and construction comes more demand for a labor force, so many more Spanish speaking workers have migrated from mainland Honduras in search of work. Both languages are spoken now, plus a plethora of others as Europeans and people from all over the world have made Roatan a first or second home.

Infrastructure Investment

Perhaps the most dramatic difference, for someone returning from a visit in the 1960s, is the infrastructure and amenities. There is still only one main road, which runs almost the length of the island, but now there are other loops that make access to much of the island a little easier. Many of these roads are now hard-surfaced. The second expansion in 10 years was recently completed to the international airport, where direct flights from Atlanta, Houston, Miami, Toronto, and Milan arrive weekly.

It's A Tropical Island

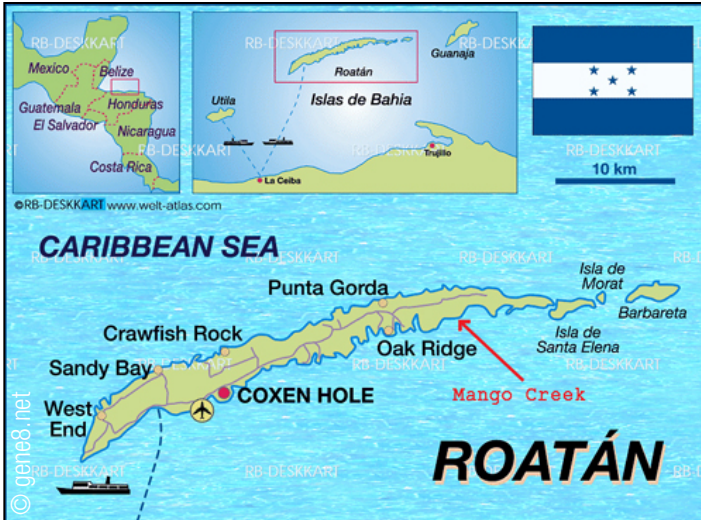
Roatan has a tropical climate with little change in temperature from winter to summer but with variation in rainfall between the wet and dry seasons. The main wet seasons are mid-October to December or mid-January. However, weather patterns change frequently on the island; a day during the wet season can be sunny with only slight rain or may have continual rainfall. Average annual temperature is 85°F/29°C but ranges between 77°F and 84°F (25°C-29°C). Humidity is usually high, especially from May to September, though the steady easterly trade winds moderate the humidity during the hottest time of year (April to July). Water temperature varies between 81°F and 88°F (27-31°C)

A water treatment plant and desalination plant are in Coxon Hole and a new water plant and concrete road have been completed in the town of West End.

The Roatan Electric Company (RECO) was in terrible shape in 2008; it was out of operating money and the island faced blackouts. The national electric company, ENEE, took over the running of the system, but due to few resources and aging equipment, had little success. So in an unprecedented move, the government put the company up for private bid. A successful oil and gas company owner from Texas was awarded the bid and set about infusing large amounts of money to update, improve, and expand the existing system—a task not for the faint of heart—with initial investments of more than US\$30 million dollars.

Today, the system works well, providing consistent power and has newer generators and distribution lines with concrete poles to replace the homes of many woodpeckers. The company has two renewable energy projects underway to supplement the expensive diesel generators—wind, power, and a steam plant, at a starting cost of US\$37 million and a grid update of US\$6 million.

The state of the infrastructure should be considered wherever you decide to invest. The willingness of government and private investors to infuse money into a place speaks well to the future value of your investment. Ask around—local people always have an opinion!



It's a small island but there's plenty to see and do, on and offshore

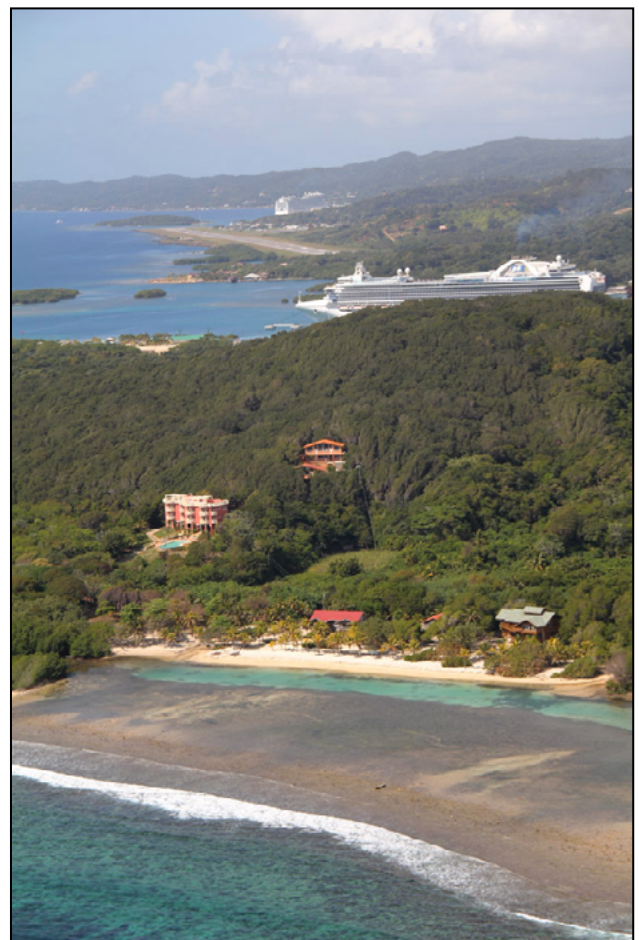
Western Roatan

The small town of West End is the tourism hub, and the new concrete road caused much discussion as many residents and businesses wanted to keep the sand road. The town is quaint, quirky, and lots of fun. With everything on a small scale, there are lots of dive shops, gift shops, hotels, restaurants, and bars—even an art gallery. Hotel costs are low—many 4-to-10-room hotels in the US\$30 to US\$50 per night range. In West End you can swim, snorkel, and parasail (jet skis are still frowned upon here on Roatan). You can also have your dive gear serviced and repaired, get a lock fixed, contact builders, arrange tours, rent a car or scooter, attend a baseball game, enjoy a massage or yoga experience...or simply lie back and soak up this tropical paradise!



Award-winning white sand and crystal clear water at West Bay

The village of West Bay is a short water taxi ride from West End, at a cost of US\$2, or a 7-minute drive up and over the mountain. Either way you approach West Bay, from the sea or from high on the mountain, you know right away that this is far different from West End. Hotels are larger—Infinity Bay has 147 rooms and Henry Morgan Resort has 110—and prices are more upscale at US\$98 to US\$174 per night. But West Bay has one thing no other part of the island chain has...a beach often named as one of the top 10 beaches in the world. The white sand and crystal clear water are a winning combination, and with snorkeling and diving just feet from the water's edge it's a Caribbean winner. If you are a beach person, you must come and see West Bay Beach.



Mahogany Bay in the foreground and Port of Roatan in the background

“Roatan was ranked the Best Dive Site, Fish Den, by Scuba Diving Magazine—January/February 2013 edition”

Eastern Roatan

The eastern end of Roatan is steeped in pirate folklore and you will see why. The inlets, or bights, provided safe harbor for the

likes of Blackbeard, William Walker, and Henry Morgan, and treasure hunters still dive the waters. Much less developed, the east end of Roatan boasts stunning views of both sides of the island from the road that follows the spine of the mountain range—the Bay Islands are the top of underwater mountains formed when two tectonic plates collided around 50 million years ago—and winds its way to national forest land and mangrove swamps which connect the main part of Roatan to the settlement of Santa Helena, which can only be accessed by boat. In fact, a lot of the dramatic east end of the island is only accessed by boat, consequently, the lifestyle attracts the more self-sufficient adventurer and people who live here are of a like-mind. The payoff for less convenience is peace, tranquility, and exotic natural beauty. The east end is home to flocks of parrots, small island deer, iguanas, and a variety of life not usually seen to the west.



The island's piratical history is remembered

The settlement towns of Oak Ridge, Jonesville, and Port Royal are on the southeast side of the island and are where you'll find some of the oldest families on Roatan. Life passes slowly among the elders, who are skilled storytellers and love to entertain anyone who stops to ask about their history: who lived on the black rock...the pirate's grandson who was hanged for stealing a hog...where Blackbeard buried his treasure...how boats were made by hand, and some still are today. The history is rich and informative and you can spend an entire day soaking up the "inside" history of Roatan here.

Garifuna

On the northeast side of the island is the town of Punta Gorda, a Garifuna settlement separated into English Town and Spanish Town, but both rich in the Garifuna culture. Although not indigenous to this region, the Garifuna have been granted indigenous status by the government of Honduras. They originate from "Black Caribs" (a mixture of African Negroes

and Carib and Arawak Indians) from the Windward Islands who were abandoned by the British on Roatan in 1797. An excellent accounting of Roatan's history can be found [here](#).



The Garifuna at Punta Gorda

The Garifuna community is colorful and they love music and dance. You will see them perform at festivals as well as at resorts, the cruise ship docks, and private functions. Their music is rhythmic and accelerates in intensity as they tell their history. Conch shells and hand drums are the instruments of sound and rapidly gyrating hips are the instruments of dance! Men, women, and children leap and dance solos, and then come together as a group; it's infectious and exciting and you certainly can't walk away or appear disinterested because one of the dancers will surely drag you onto the floor to try the movements. You'll fail, of course, and miserably—if you're lucky you won't throw your back out or lose your shorts!



A leaping, twirling Garifuna dancer

Experiencing Serenity

Also on the northeastern side is a resort called [Paya Bay](#). Its advertising says, “Every island has a special place where its spirit lives....” and this is a perfect description of Paya Bay. Secluded, tranquil, and naturally beautiful, the resort has only 15 rooms so the service is personal. Guests snuggle their toes into the soft, white sand of the long, sweeping bay, or relax privately in one of the other two private beaches, where communing with nature takes all forms!

I like to close my eyes and experience the only sounds there are: sea, birds, the rustling of vegetation, crabs scuttling across the rocks—instead of simply hearing sounds. No traffic, no pollution, no crowds...no worries.

This is the ultimate in relaxation without ultra-high spa prices. Rooms start at US\$129 per night.

Beyond The Edge

The paved road ends after Punta Gorda, but a well-maintained dirt road takes the more adventurous souls another 16 kilometers (10 miles) or so, past Paya Bay and Camp Bay, to one of the most beautiful beaches on the island, Pulpit Point, the highest point on the east end. Looking to the east it seems as if you can see forever. The land drops down to yet another beach on the north side and a long stretch of mangroves to the town of Santa Helena, which has no road access. A canal cuts through the mangroves, allowing passage for small boats from one side to the other. Legends of lost treasure abound in the mangrove swamps, and you’ll see why; it’s like going from open sea to the depths of the Amazon Rainforest.



East End looking towards Morat and Barbareta

Beyond the mangroves and the towns of New Port Royal and Old Port Royal, beyond Santa Elena, the island finally gives in to the sea, but not before spitting out the tiny island of Morat, followed by the 485-square-meter (5,200 sq. ft.) private island of Barbareta. Guanaja, the middle island of the Bay Island chain, is clearly visible some 30 kilometers further.

The People Of Roatan

In addition to the Garifuna, Honduras is inhabited by other native groups; Lenca, Ch’orti, Mayangna, Miskito, Paya, and Tolupan Indians, some of whom have migrated onto the Bay Islands over generations. The town of Copan was once the center of the Maya civilization, before the mysterious disappearance of the Maya, and evidence of Mayan features is common.



Mayan ruins on the mainland at Copan

More recent historical immigration came from Spain and England. Both countries controlled the islands at one time, and both fought bitterly to keep them, until 1821 when Central America seceded from Spain and 1859 when England relinquished its hold on the Bay Islands and gave them to the Republic of Honduras.

Families also settled on Roatan from the Cayman Islands in the 1800s. With their paler skin and often blue eyes, they provide yet another look. Over the years, through marriage and birth, the population of Roatan has evolved, and now we have the modern day immigrants of North America, Europe, South Africa, Australia, and countless other countries adding to the mix. It makes for an island that is welcoming and friendly with an almost cosmopolitan feel to it.

Everyone is welcome on Roatan, but people with physical disabilities will face challenges such as few elevators, unpaved

streets, and sidewalks that end without warning. I believe these issues will diminish in the next years, and I am seeing improvements already, but change comes slowly here, so if you are in this group, you will have to decide for yourself if the challenges are too frustrating. You'll see crutches and occasionally a walker assisting residents, but not many wheelchairs—yet.

Although Honduras is a mostly Catholic country, Roatan is broader in scope and tolerance; with the number of foreigners on the island, who are generally more tolerant of differences, everyone seems to blend together rather than form groups of like-minded people who separate themselves. Roatan is truly a melting pot of people, and they all seem to meld together, so there is a variety of religions represented and accepted, as well as all kinds of non-traditional sexual and gender lifestyles. Everywhere on earth differences will be both challenged and celebrated; Roatan is no different in that regard.



The beautiful colors of the purple anemone

A Manageable Cost Of Living

Can you live on US\$1,000 a month on Roatan? Certainly, but be prepared to grow your own fruits and vegetables (fortunately, that's easy to do in this fertile soil and warm climate) and maybe raise pigs and chickens. I've lived like this, 15 years ago when my husband and I arrived on Roatan. In fact, we lived on US\$600 a month for a while, but I must tell you that it gets old. At that time there was only one "real" supermarket, so the temptations weren't that great. Now there are many American-style supermarkets, an Ace Hardware store, and the Internet. I still grow avocados, cashews, papaya, guava, and bananas, but mostly I share them with my caretaker and his family. I still prefer to buy vegetables from the back of a pickup truck and eggs from a farm.

Food Costs on Roatan

Here are the latest prices from the grocery store, plus eating out costs for a drink, meal, or snack:

Milk, per liter	US\$1.15
Beer, six-pack	US\$3.80
Wine, per bottle	US\$9.00
Bottled water, per liter	US\$0.55
Coca Cola, per liter	US\$1.30
Bread, sliced loaf	US\$2.75
Butter, per lb.	US\$5.75
Cheese, per kg	US\$2.70
Chicken breasts, per lb.	US\$5.45
Beef, per lb.	US\$4.60
Ham slices, per kg	US\$3.80
Fresh fish/shrimp, per kg	US\$3.85/US\$8.00
Cornflakes, per box	US\$2.45
Orange juice, per liter	US\$0.95
Fresh ground coffee, per lb.	US\$2.60
Sugar, per kg	US\$0.90
Rice, per lb.	US\$0.45
Tomatoes, per lb.	US\$0.90
Red peppers, per lb.	US\$1.00
Potatoes, per lb.	US\$0.75
Broccoli, per lb.	US\$2.40
Lemons, ea.	US\$0.25
Bananas, per lb.	US\$0.45
Oranges, ea.	US\$0.20
Apples, per lb.	US\$0.75
Grapes, per lb.	US\$2.40
Dish soap	US\$1.50
Laundry detergent, per kg.	US\$2.85

Eating out:

A beer	US\$1.50
Rum/Coke	US\$2.00
Capuccino	US\$1.50
Sandwich	US\$2.00
Average lunch/dinner	US\$4.00/US\$8.00

What's Your Dollar Worth?

On Roatan we get used to prices in both dollars and lempiras; in some cases I have converted from lempiras to dollars; rents and real estate are always paid in U.S. dollars.

At the time of publication one U.S. dollar was worth about 20 lempira. Go to Oanda.com to check the current exchange rate.

The eclectic nature of Roatan is reflected in the fact that both American and metric measurements are used, and no one gives it a second thought; measurements are as interchangeable as Spanish and English to folks here.

Most real estate transactions are purchased in cash (wire transfer), so the cost of daily living depends on whether you have a rent payment or house ownership upkeep. For example, rent can be anywhere from US\$600 per month for a small home to US\$1,800 per month for a nice condo.

You can buy both new and used cars here; in fact, I highly recommend that you don't bring a vehicle with you. Even cars with the same model name are made in different parts of the world and for different markets, so when you try to service or repair a car manufactured for the North American market, for example, parts may be non-existent in Central America.

The price of fuel fluctuates here too, but today it's around US\$4.75 a gallon. Car insurance is expensive—my SUV insurance is over US\$900 a year. House insurance varies with the type of house, but concrete homes are approximately US\$6 per US\$1,000 of insurance. Wooden houses a dollar more.

Everyone has cell phones now, rarely land lines, and there are different ways to pay for usage, just like anywhere else, but an unofficial poll of my friends shows an average cost of US\$60 per month. A lot of my friends talk a lot, apparently!

We have cable television with 100 or so channels, in both English and Spanish, but including U.S. networks, sports, and news channels, for US\$25 a month. Internet access is generally good and I pay US\$45 for unlimited monthly service.

Household help is generally a luxury in North America, but here and in the rest of the Americas it's almost the norm to have at least a maid, either part time or full time. I have my house cleaned twice a week at a cost of US\$150 a month. Another way to look at household help is that it provides an income for someone whose skills are learned in the home, at a minimal cost to you, and a maid will be very grateful to have a job.

Roatan is fortunate to be located in the original banana republic (read about the history and politics of the Honduran banana industry [here](#)), so fruit is plentiful and varied on the mainland of Honduras, but still has to be brought to the island. We also have American-style supermarkets, so there is access to products you will be familiar with. An average monthly budget for food and household items for a couple is US\$500. You can find a summary of my Roatan budget [here](#).

You can eat out at restaurants that offer culinary delights from a wide range of countries including Peru, Argentina, India, Thailand, England, South Africa, Italy, China, New Zealand, Jamaica, America, Canada and, of course, Honduras. Herby's Sports Bar and Grill is exactly what it says, a real sports bar with more than 30 televisions showing sports from all over the world, so wherever you're from, you can have a taste of your sports any time. Buffalo wings are a must-have for those exciting football games, and US\$7.50 will get you nine of them with a choice of buffalo, BBQ, or Caribbean jerk sauces—watch out for the jerk spices! One of my favorite meals is chicken quesadillas for US\$8. There are all the usual sports bar foods, but Herby's burger is more than a meal for US\$8.50.

For breakfast, I recommend any roadside stand or small restaurant for a *baleada*, a flour tortilla with beans, cheese, and sometimes scrambled eggs for only a dollar or two. Lunches almost anywhere are US\$4 to US\$8 and dinner US\$10 to US\$20 on average, per person.

Health And Insurance

Bearing in mind that your existing health insurance package and Medicare probably won't follow you down here, you need to consider your health needs. Roatan is an island, and we have some good medical facilities here, but no trauma center yet. So if you have a chronic health condition or are at risk of anything serious, it may be that Roatan is not the best destination for you on a long-term basis.

There is a large population of foreigners, about 5,000, who are either full or part time residents, and all of them have addressed this question and taken the path that is best for them.

The first question is usually about the need for health insurance at all. Most people I know don't have Honduran insurance, but prefer to "pay-as-you-go", because the cost of health insurance is generally more than the cost of care and medications. As an example, I recently visited a clinic for back pain and the cost of the consultation was US\$15; an x-ray was US\$30; medication for 3 days was US\$15. That's a total of just US\$60, including a follow-up visit.

At a minimum cost of US\$300 per month for insurance, you could have a whole lot of pay-as-you-go medical visits and procedures for a lot less. However, if you have a major crisis and require transportation to the mainland or back to the United States it can get quite expensive. International insurance is the answer for most people and BUPA seems to be the most popular.

For serious healthcare issues, most people go to [CEMESA hospital](#) in San Pedro Sula, a 25-minute daily flight from Roatan. (San Pedro Sula is the second-largest city in Honduras after the capital and is located in the far northwest of the mainland.) They have modern equipment and facilities and English-speaking doctors in most specialties, and many of them are U.S.-trained. Rooms have facilities for relatives to stay with patients. They also have affiliations with U.S. hospitals including Baptist Health Systems of South Florida, St Luke's,



A picture of perfection—looking out over a lagoon sunset

Friends of Barnabas, and CryoCell stem cell banking.

Renting Property

Rental properties are handled either by individual owners,

or more easily by using a property management and rental company. The most widely used company is [Roatan Life Vacation Rentals](#), and their rental properties are for both vacation and long-term rentals. Rates are mostly quoted for weekly rentals; long-term monthly rates are generally just a little higher than the weekly vacation rate. Rentals range in price from about US\$300 to US\$1,800.

Buying Property On Roatan

What about buying real estate on Roatan – is it difficult?

It shouldn't be, but make sure you have the right people working on your behalf. I throw my hands up in horror and disbelief when anyone tells me they are buying directly from an individual, in a country where they don't know the laws or the procedures; you won't save any money and you could lose it all. So how do you avoid the pitfalls?

Roatan has a huge advantage over most islands in the Caribbean and most countries in Central America—we have a [realtors' association](#) and all members are international members of the U.S. National Association of Realtors (NAR). As such, they are bound by the code of ethics and standards of practice of the NAR. We also have a full multi list system, so realtors work with each other, show each other's properties and split commissions—quite unlike most places in this part of the world. You can go to [NAR's international website](#) and look at properties—all the properties listed are with member realtors. Or, if you would rather find a realtor first, go to the [Roatan Realtors' Association](#) to see which companies on Roatan operate under NAR rules, and find an agent.

Be aware that once outside the United States or Canada, franchise names you recognize don't necessarily work the way you are accustomed to. Some may, most don't; it's one of the pitfalls you can fall in to, believing you are in the same comfort zone that you are used to back home. In the nature of full disclosure, I am a realtor on Roatan and own one of the independent companies. I used to be co-owner of one of the franchises. You can contact me by email, rjgoben@globalnet.hn, or phone: U.S. line 720-240-4831 or Honduras cell 011-504-9991-0842.

Closing costs are the responsibility of the buyer (except for commissions) and taxes, utilities, and fees are pro-

rated for the year and are about 6% of the purchase price. This includes the legal fees and you should receive a closing statement just as you do at home.

You can read more about the step-by-step process of buying a property at "[Paradise Purchased Properly](#)" by the Roatan Realtors' Association.

Example Properties For Sale on Roatan

Two-bedroom concrete house on 2,023 square meters (0.5 acre) of land for US\$57,000.

One-bedroom home in West End; fenced, good rental property for US\$160,000.

Two-bedroom cabana in Sundancer, excellent rental unit in a small development with pool and dock for US\$127,500.

Two-bedroom home with two apartments, each apartment rents for US\$300 per month, for US\$129,000.

Two-bedroom-plus-loft home overlooking the cruise ship dock and views to the Honduras mainland for US\$159,000.

Pineapple Villas condo in Clarion Suites Resort, full- or part-time living (or could provide rental income) for US\$247,500.

Anyone can access the public version of the Roatan multi list at www.roatanmls.com. Insert your own parameters and you can search for properties.

I'm Ready... Where Should I Buy?

The answer should come at the end of several conversations between your realtor, who knows the island, and you, with your list of particular wants, needs, and restrictions. At the beginning of this article I talked about different parts of the island, so now you have a basic understanding of the kind of lifestyles available and those that appeal to you.

Roatan is so diverse that there are properties for all budgets and lifestyles. Young or old, male or female, single or partnered,

Can Foreigners Own Land?

Yes, and with a fairly high level of security. There is one important restriction for non-Hondurans—no foreign individual may own more than 3,000 square meters, about 0.75 of an acre, of land within 40 kilometers of any border, which of course includes the Bay Islands. Most people don't have more land than they need to build a home, but if you do want or need more acreage, form a Honduran corporation to hold the property at a cost of about US\$2,000, with you as the sole administrator of the corporation; this is perfectly legal as the corporation is Honduran.

Of course, you need an attorney to do this for you and your realtor can recommend several for you to interview. An attorney, who is responsible for researching the title and registering the documents, closes all real estate transactions. The realtor/attorney team will work together to protect you and your interests.

you get the picture. There are gated communities where security is provided as well as other amenities; a world-class golf community is at the top end of this scale, where you can pay over a million dollars for a stunning home overlooking the golf course and the sea, or US\$360,000 for a one-bedroom, 82-square-meter (885 square feet) town home villa.



A tantalizing view from Lawson Rock on the north shore of western Roatan

The real estate market has been down for several years; here and there are still properties priced well below market value, courtesy of the United States and global downturn in 2009. For example, a home site of over an acre in the prestigious development of Lawson Rock was priced at US\$220,000 in 2009—it's now offered at US\$89,900.

A five-bedroom house in the same development valued at US\$900,000 in 2008 is now at US\$324,000. A cute two-story home on a corner waterfront lot in CoCo View was listed for US\$120,000 and sold last year for US\$83,500.

Not all prices are this distressed, but there are still a lot of people who have second homes here. The recession in the United States has hit them hard and now they have to sell.

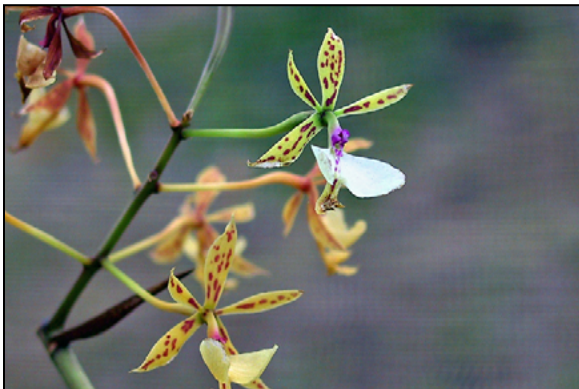
2014 is proving to be the year when values start to rise again, slowly. But the fact is that Roatan is and always will be a Caribbean island, and is always in demand. We weather the bumps just like everyone else.

Setting Up Utilities

If you've chosen the right realtor to represent you in a property purchase, they will help to set up utilities and open a bank account. At closing, one of the documents should be a letter from the seller turning over his electric meter to the new owner, who can then go to the electric company to set up the account in their name; this can easily be done in English as the customer service department is bilingual. The realtor or the attorney can also offer advice about which banks are easier to work with in English, and help with setting up accounts and getting references.

There is no gas utility on Roatan, but many households use propane for cooking. No account is necessary and propane is delivered to many areas for household use; 25lb and 100lb tanks are the most widely used.

Water is locally controlled, so wherever you purchase property, the realtor can point you to the local community or private well owner who supplies water.



The island has a wide variety of tropical plants including 12 or more orchid species

Paying For Taxes—It Can be Fuzzy

Income tax for foreigners is only paid on income earned in Honduras; personal tax is 12.5% and corporate tax is 35%.

Property taxes have increased in the past two years, but are still low compared to U.S. taxes. To calculate property tax multiply the property value by .0025, then add US\$25-US\$75 for garbage pick-up and US\$12-US\$35 for fire department services—the fee depends on the value of the property.

Sales tax is 12%, and alcohol tax is 16%. In the Bay Islands, there is a 4% tourism tax assessed on all tourism-related sales.

Capital Gains Tax is 10% in Honduras, but the country has no mechanism for collecting the tax, so no one pays it. In Roatan, a tourism tax-free zone has been established, with a governmental agency called Zolitur handling the zone. Zolitur has become responsible for all manner of activities, including the collection of capital gains tax, which is 4% on Roatan, under the tax-free rules. (You will learn that Central America laws get a little fuzzy at times, and “tax-free” does not always mean tax *free*, as the capital gains tax demonstrates.)

Will I Get Bored?

Only if you try very hard to! In 15 years of living on Roatan, I don't recall any time I would say I was bored. There are so many things to do, places to go and events to attend—you can be as involved or not involved as you wish. There are the usual “tourist” activities, but if you're living here, it doesn't mean you can't still enjoy a zip-line thrill, scuba diving, or hiking the botanical gardens. Many activities are free—the beach, for example, or hiking in the hills. And Hondurans love festivals, so there is usually something, somewhere on the island that you can enjoy. September 15 is Independence Day in Honduras, with huge parades and festivities. This year it coincided with the International Fishing Tournament, which is a three-day event attracting fishing enthusiasts from all over the region. The last three years this tournament has been catch and release, and is closely watched by the [Roatan Marine Park](#) (RMP) personnel.

Speaking of the Marine Park, most of the island is a protected marine preserve, and the Marine Park Rangers work very hard to protect the reef and marine environment.

Island Fever



Hundreds of dive sites exist with 30-45 meter visibility

Another way to keep busy is to volunteer in one of many non-profit or community organizations. There are opportunities in health, education, housing, and social work and the need is great. The Rotary Club of Roatan is very active and meets every Thursday at 5:30 p.m. in Pineapple Villas conference room.

[Partners In Education Roatan](#) (PIER) is an education based organization which helps both students and teachers enrich their education. This year, they raised enough money to purchase an old school bus, which is now in service as a bookmobile, bringing books and new techniques to the public schools. When you visit, look for the brightly painted bus on the road – it has murals of children, fish, and the sea—it's quite a sight and the children love it.



The converted bookmobile brings reading to public schools

Clinica Esperanza is a clinic which started in a kitchen, by Peggy Stranges, RN, providing free medical care for the poor. She is a voracious fundraiser and has built up the clinic into a brick and mortar two-story building providing family health, dentistry, pharmacy, pediatrics, women's health, and eye exams at low or no cost to walk-in patients. She has medical students from all over the world come to volunteer or do part of their training at the clinic. Volunteers are always welcomed; click [here](#) for more information.

Yes, it can happen...that itchy feeling that says you need to get off the island and see solid land. This can be solved easily.

A ferry runs twice daily to and from the town of La Ceiba on mainland Honduras, and is the preferred method of transport for many Hondurans and foreigners alike. It takes one hour and twenty minutes and is a pleasant ride unless you are unfortunate enough to get motion sickness on a large boat.

La Ceiba is the third largest city in Honduras with a population of around 200,000, and is considered the eco-tourism capital of Honduras. In just a 10-minute drive from the city you can be hiking in the cloud forest, river rafting on the magnificent Rio Cangrejal, bathing in natural hot springs, or visiting a national park or wildlife preserve.



The five waterfalls at Las Cascadas resort in Ceiba's tropical cloud forest

Another location to take an island break is the town of Copan, on the western border with Guatemala. Copan is the home of what was once the center of the Mayan civilization and today there are many ruins still being discovered. Take a short cab ride 2 kilometers from town to Macaw Mountain Bird Park and a working coffee farm.

The capital city of Tegucigalpa is in the southern mountains of Honduras and planes fly there daily from Roatan. While the city itself has some architectural interest for visitors, it is a fast-paced, congested capital city, and most people prefer to drive half an hour further into the mountains and see the picturesque towns of Santa Lucia and Valle de Angeles, both full of local artisans and cafes.

Getting To Roatan

United, American, and Delta Airlines service the international airport on Roatan with most flights on Saturday. High season is from December to May and more flights are added during the week. In addition, charter flights from Toronto and Milan arrive weekly in high season and some years flights from other Canadian points of origin have flown in. Consideration is being given to charters from Spain and Germany for the future. The Central American airline, TACA, flies daily from El Salvador with connections to other Central and South American countries. Air Tropic recently started flying to and from Belize.

Flight time to the U.S. destinations is between two and three hours, making Roatan an easy decision for people wanting or needing to fly back frequently.

Becoming A Resident

The immigration paper you fill out on the plane serves as a tourist visa and is good for 30 days. You can extend it twice, for a total of 90 days if you are staying longer. If you're buying property and plan on spending all or a significant part of the year on Roatan, you may want to consider applying for legal residency. This does not mean you give up your citizenship elsewhere—you become a legal resident of Honduras and are still a citizen of your home country.



The scene is very mellow

There are several types of residency, the most popular being rentista, meaning you have income from outside Honduras (at least US\$2,500 per month) and retirement, meaning you are supporting yourself on a pension (at least US\$1,500 per month), which you have to prove comes into your bank account here. Conditions and requirements change frequently for all types of residency and you should seek assistance from a residency attorney on Roatan.

My preferred contact for legal advice including residency is Cesar Gonzalez who can be reached via email at roatanlawyers@gmail.com or phone: +504.9990.1094.

If you decide not to apply for residency, you are required to leave the country for 72 hours before returning and starting the process again. Honduras is part of the C-4 country alliance with Guatemala, El Salvador, and Nicaragua, so travel to those countries does not count in the 72-hour absence. Most people go to Belize for a quick break.

More information on Honduran residency is also available from the [Embassy of the United States in Honduras](#).

Bringing A Furry Friend

Animal lovers take their pets wherever they settle; Roatan is no different. A word of caution if this is your first experience in Central America—animals are not pets to local people, they all have a purpose and are generally not well taken care of. Horses are transportation; dogs are protection; cats keep the rats away. You will see dogs scavenging for food, in need of veterinary care and scared of people. There is a wonderful organization on Roatan called Roatan Renegade Rescue, created by Penny Leigh, and American woman with a huge heart for animals. She has organized animal rescues and raises money for spay and neuter clinics and free health care for animals. Over the past decade, attitudes are changing slightly in the local population as a direct result of her efforts. See [Roatan Renegade Rescue](#) for more information.

Bringing your furry family member to Roatan is not difficult, but you should plan ahead as far as possible as airlines only allow two dogs per flight in crates and two cats or small dogs under the seat. Some airlines will not fly animals when the tarmac is too hot or too cold, so travel plans require some research from your area.

You will need your pet to have all current vaccinations and a signed affidavit of health on a Department of Agriculture form, which your vet will have. This must be signed within 10 days of travel. You can fly directly into Roatan airport and proceed through immigration, where a vet will be called to examine your pet and the documents. If no vet is available, you will be asked to return when one is available, or report to the visiting vet on Wednesdays or the vet who lives on Roatan, while taking your pet with you—there is no quarantine here.

Is 16 Degrees 23 Minutes North The Latitude For You?

There are no addresses on Roatan, so be prepared for complicated directions which require a historical knowledge of the island when asking for directions! If you were to ask my address, it would be the Gringa's house on Brazil Hill above the road to the air traffic control tower after the gates to Larry McLaughlin's property. Good luck with that!



Black Pearl Golf Course...a sanctuary for players and wildlife

Roatan appeals to a wide array of personalities; many retirees, more recently young families have settled here and because we are both a Caribbean island and a scuba-diving Mecca, lots of backpackers and a floating population of transient divemasters, bartenders, and the like. It's also becoming a golf destination since the opening of the Black Pearl Golf Course, a Pete Dye-designed course for golf aficionados, attracting more than a few private jets and yachts.

That's Roatan...eclectic and fun! 🍹

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[Roatan Monthly Budget](#)



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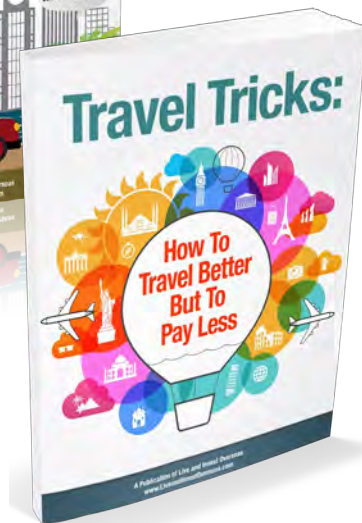


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