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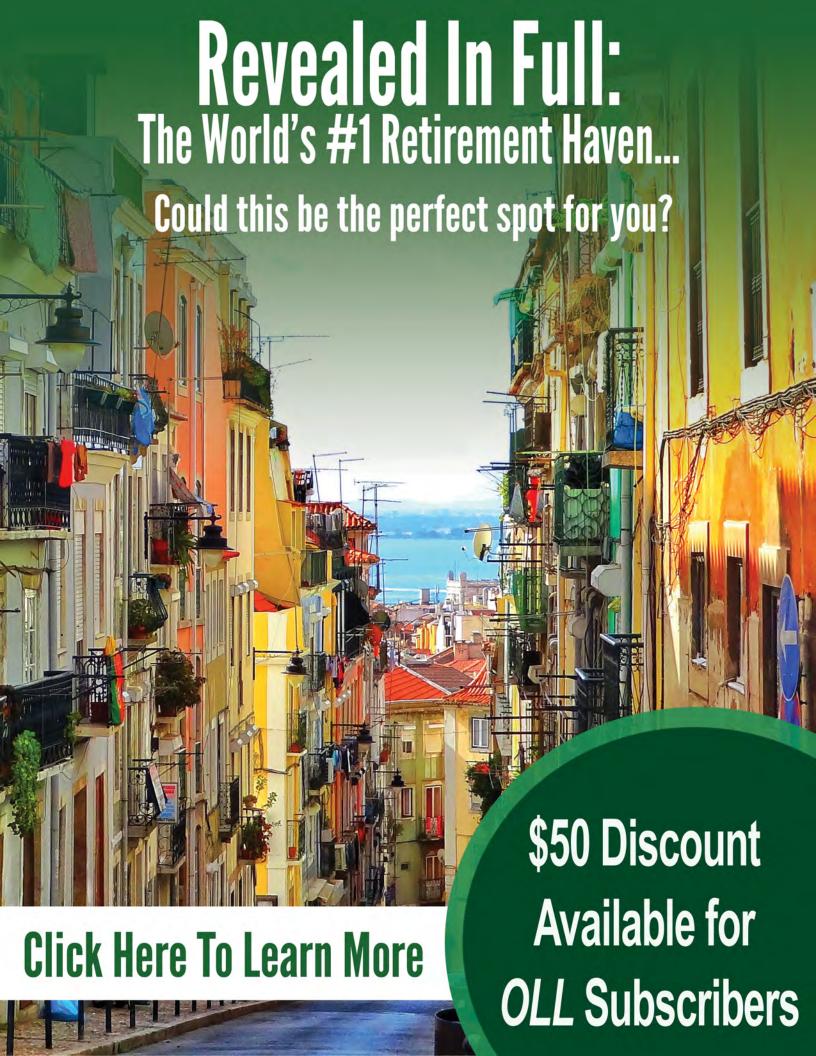
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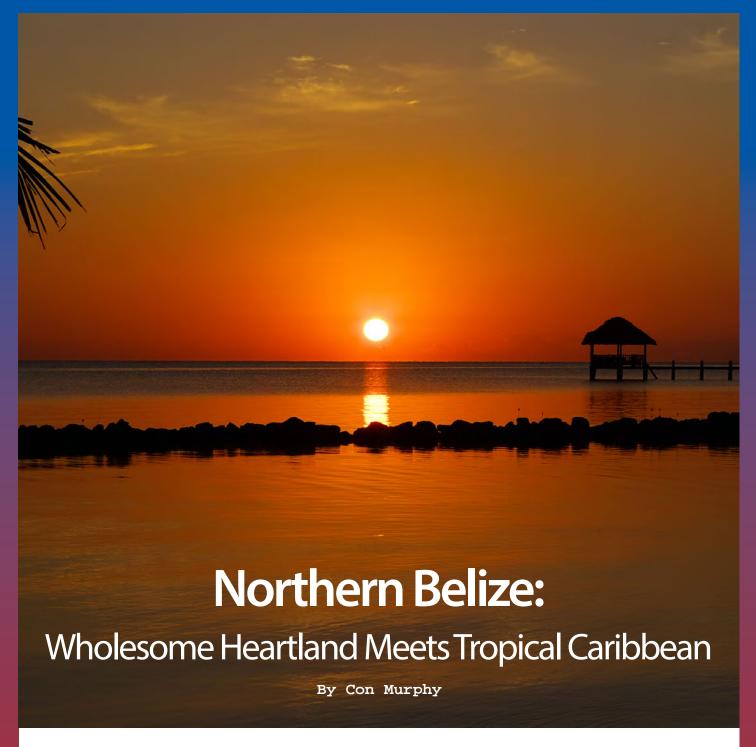
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As we get older, we start to ask ourselves where we dream of spending the rest of our lives, where the best place to retire is, and where can we have a real adventure overseas...

There is a nearly perfect place that most people don't know about. It's so close to home, you could be there and back in the time it takes to watch Scorsese's new movie, "The Irishman."

Belize is a tiny, beautiful, and strangely secret country nestled below Mexico on the turquoise Caribbean seaboard.



It's English-speaking, has subtropical weather year-round, and is situated at the confluence of the Yucatan, Caribbean, and Central American cultures...



Belize has it all. It's blessed with natural wonders, like warm waters, the Mesoamerican barrier reef, jungles teeming with fauna, and the spectacular Blue Hole—a 407-foot-deep cenote off the Belize coast that is a scuba divers' mecca.

The cost of living here is lower than the States: It's possible to live a fulfilling life for as little as US\$1,200 per month, or you can live a life of luxury for less than most other Caribbean nations will cost.



Average year-round temperatures are in the mid-80s, and when it does rain here, it's mostly warm showers. On top of all this, Belize is a tax haven, and just a stone's throw from the States...

Yet many can't find this little jewel of a country on a map. It doesn't make international news headlines; it just ranks in

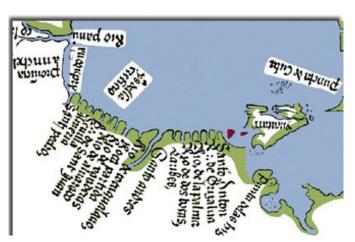
publications as one of the best places in the world to retire overseas.

In November 2019, Forbes listed Corozal third in a report of the 20 best places to retire in 2020, and tourism and expat retirement living continues to thrive across Belize.

With a tiny population, everywhere in Belize has a small town feel. Strangers smile and say good morning, happy to stop and chat when they pass each other on the street.

Belize has little history of political unrest. Since independence, only once has a demonstration gotten out of hand. It's one of the most stable countries in the region, politically and economically...

Ruins, Myth & Legend: The History Of Northern Belize



1524 map of the Gulf of Mexico from the Cortés voyage (Yucatan is incorrectly depicted as an island)

Once the center of the ancient Mayan Empire, which extended north to Chiapas in Mexico and south to northwestern Honduras, Belize has a long and rich history...

It was home to some of the oldest Maya civilizations, with cities like Cahel Pech in Cayo dating to 1200 BC. Astronomy, mathematics, a complex bureaucracy, and advanced agriculture systems allowed an empire that rivaled the size of the Roman empire to flourish here.

The Maya kingdoms operated under a feudal caste system with their worshipped as gods. The ancient city of Cerros in northern Belize was an important pre-classical trading center for the entire Mayan Empire.

The long-abandoned city of Caracol in the Cayo region had a population of over 100,000 people—larger than any city in modern Belize today. Ruins, temples, and a preponderance of archaeological sites trumpet the former glory of the once mighty empire. Now it exists only in ruins, myth, and legend.

Starting around the year 1000 AD, a series of droughts and wars destabilized the Mayan empire, which weakened the kingdoms enough to be susceptible to conquest by much smaller armies.

In 1540, the conquistador Hernán Cortés crossed northern Belize with 140 soldiers on his way to subjugate the remnants of the Mayan Empire. They conquered the region, aided by the diseases they brought with them, which wiped out the native populations.

In 1544, the settlement of Bacalar administered what was to become modern-day Belize.

Pirates Of The Caribbean

From the late 16th to late 17th century, Belize was rife with privateers (English Crown-sanctioned pirates) and buccaneers (unlicensed pirates) because of the lure of Spanish treasure ships.

These pirates used the shallow drafts, mangrove thickets, 400 islands, and coral reef to elude the Spanish ships that were hunting them. From the mid-17th century onward, they extracted logwood from the swampy regions of Belize as an alternative to the dangerous task of piracy, as the dyes extractable from the logwood were highly valued.

In 1798 the Battle of Saint Georges Caye took place, in which a handful of soldiers and baymen reputedly drove off the Spanish fleet in what is now the most celebrated battle of independence of Belize. (The actual intensity of the battle is debated—scholars claim the Spanish left of their own accord, but Belizeans prefer the more dramatic version of the story.)

The Mayan Caste War

In 1847, hostilities in the Yucatan began when the Spanish Crown executed three Mayan leaders for plotting rebellions for the genocide being perpetrated against them by the Europeans.



Mural of the history of Northern Belize at Corozal Town Hall

The Mayan armies almost had the Europeans defeated when the rains came, and they left the battle to plant crops. In 1849, the town of Corozal was founded by refugees fleeing the massacre at Bacalar.

Corozal gets its name from the Cahone Palms common here, which were valued by the Maya for the high-quality cooking oil, meat, and palm fronds they produce.

By 1850, the Mayan armies were on the brink of defeat, and they had retreated into jungle communities for protection... In 1858 the Mayans were massacred at Bacalar and the fort at San Felipe was captured.

In 1872, the revered Maya leader Marcus Canul led a desperate last attack on the British Fort in Orange Walk. This last drive for independence failed, and the Maya disbanded, with some seeking refuge in the jungles in what is now Progresso, Orange Walk, Sarteneja, and Caye Caulker.

In 1964 Belize became self-governing and in 1973, it officially changed its name from British Honduras to Belize. Independence was gained in 1981, and the country was recognized as a sovereign nation by Guatemala in 1991.



Northern Belize Today

The People

Northern Belize's population is tiny, with a little over 100,000 in the districts of Corozal and Orange Walk combined.

Across the country, there are over 17 ethnic groups, including people of African origin as well as Chinese, Indian, Lebanese, Palestinian and so on. Each has carved out its place in Belize's economy, and while immigrants integrate quickly, they also keep some of their ethnic identity.

Belizeans are a happy, welcoming, passionate, and loyal people. A myriad of festivals and community gatherings take place year-round. Regardless of the occasion, Belizeans know how to have a good time.

Economy

Northern Belize's economy is based on agriculture, with sugar as its mainstay, though there is drive to diversify the small farmers into sheep farming and higher value products.

The second string of the agricultural economy is cattle ranching, followed by the national pastime—fishing.

Tourism is Belize's biggest industry: The country received half

a million overnight visitors last year. Cruise ships make port calls on Belize and the cruise ship industry is a big source of employment. Yet, in northern Belize, the tourism market is still untapped.

Financial services and call services are some of Belize's other major industries.

Modern-Day Pirates

Mischievous pirate blood still pumps in some Belizean veins today...

Smuggling goods over the Mexican border from northern Belize makes up a significant portion of the economy. Fuel, hardware, car parts, imported liquor, and processed or luxury food items are as often sourced through border hopping as through the local stores.

For example, when I was touring northern Belize, I realized I was low on gas. I stopped at a store run from someone's living room and asked where could I get gasoline.

The old Mayan lady who ran the store smiled, disappeared into the back, and returned carrying an uncovered bucket of gasoline and funnel. Its cost 3 Belize dollars less per gallon than the gas at the station.

Only in northern Belize can you buy smuggled gasoline in an open bucket from an old lady's living room...

Guatemalan Border Dispute: Risk To Southern Belize?

Guatemala has claimed pieces of Belize for over 70 years, citing a treaty from 1859 between Spain and England where England took possession of then British Honduras but promised Spain road access from Guatemala to the Atlantic Ocean through modern-day Belize.

No one took the claim seriously... But in 1947, Guatemalan politicians started talking about reclaiming the jewel of Belize and all her national resources in an attempt to garner support.

After a stand-off with the British Army in the 80s and 90s, Guatemala and Belize began the process of bringing the case to the International Court of Justice.

Guatemala claims the southern half of Belize, arguing that as the successor of Spain they inherited the right to it. Belize wants the claim put to bed once and for all. The matter will be adjudicated in coming years and will finally be consigned to history.

Belize'z Natural Wonders



About 40% of Belize is wildlife sanctuary or reserve, meaning it'll retain wildlife habitat for a long time to come. The country just passed legislation to phase out single-use plastics over the next six months to protect the environment.

Belize is home to the Blue Hole, a giant sink hole out on Lighthouse Reef, which is one of the natural wonders of the world. Richard Branson led the first research expedition in a submarine into the Blue Hole in December 2018.

The Mesoamerican Barrier Reef is another wonder found here: It's the largest living reef in the world and home to over 500 species of fish.

On Jan. 22, 2020, Belize's government signed into law the North-Eastern Biological Corridor. This corridor protects important forest, mangrove, and wetland habitats and facilitates migration.

Lionfish Invasion & Response

The arrival of invasive lionfish into Belize's marine area is endangering the habitat...



The fisheries offered a bounty for every lionfish caught, as a way of culling the population, but soon found out that fishermen were breeding the fish at home rather than going out and catching them in the wild.

Nowadays, lionfish are hunted throughout the country, and local chefs have created a market for them. Lionfish ceviche is delicious, and eating it helps the environment.

In Sarteneja, the women's group Belioness upcycle lionfish spines and transform them into unique handmade jewellery such as earrings, bracelets, and necklaces. This jewellery is available at various events and locations countrywide.

Another sight is Thousand-Foot Water Fall (which is actually 1,600 feet high). It's found up in the mountainous area of Cayo.



The Best Areas Of Northern Belize

Corozal District & Town



Corozal is both the name of a district and a town in northern Belize. Nestled on the Bay of Chetumal, Corozal Town is only a 9-mile hop from the Mexican city of Chetumal, the state capital of Quintana Roo.

It's a lovely, laid-back, inexpensive place and home to the biggest population of expats in this part of the country. Yet with 13,000 people, it has a small-village feel.

It offers all the services, amenities, and community activities of a much larger town. The weather here is better than the south, too: It gets 57 inches of rain per year—half that of Toledo, the most southern district of Belize.

Corozal is the recommended basecamp for anyone exploring northern Belize. It lies 84 miles north of Belize City and 68 miles from the international airport.



Remnants of the colonial fort Barlee in Corozal

Many start their Belize adventure at Tony's Inn & Beach Resort, which you pass as you drive into Corozal from the direction of Belize City. It's one of the original expat hangouts and a great place to meet people and get local advice.

There are plenty of other places to stay while exploring the area, too, like Scotty's, Jamrock, Tortuga's, Mars Caribbean Gardens (for great Belizean food), and Corozal Blues.

Nearly three times as many people live in the villages of Corozal District compared to Corozal Town.

Consejo Village

Consejo Village lives 7 miles northeast of Corozal and 2 miles from Chetumal. It's popular among expats for restaurants like Smugglers Den, an upmarket restaurant that does American and Caribbean cuisines, and Buccaneers Palapa Restaurant, which serves local food at reasonable prices.

Consejo Shores is a successful and thriving residential development close to Consejo Village. It boasts 1.25 miles of oceanfront, a nine-hole golf course, and over 120 established homes. Many expat friends living here believe it's the best location in Belize.

Another expat development in this area is Mayan Seaside—a popular but quiet development. The main activities here are water volleyball on Thursdays and drinking beers on the dock.



Sarteneja



The most northeasterly village in Belize is the small traditional fishing village of Sarteneja. Picturesque, quiet, and peaceful, this is a village I'd happily live in myself.

With a population of about 2,000 and local bars, restaurants, guest houses, and rentals, it's a microcosm of happy living.



Local tropical hardwood boat builders in Sarteneja

In Sarteneja you can still have handcrafted, tropical hardwood boats built by craftsmen who have been in the businesses for generations. Some of these vessels are items of great beauty,

and where else in the world could you get a solid hand-crafted mahogany yacht built for a reasonable price?

Copper Bank & Chunox Villages

These are small Belizean villages on opposite sides of Laguna Seca, which empties into the Corozal Bay. A few expats live close by these small, quiet villages, enjoying the spectacular beauty and nature of the area.

You'll see lots of crocodiles, manatees, agouti, tapir, woodpeckers, toucans, and countless other jungle birds in the area...

North of Copper Bank, boasting over 3 miles of oceanfront and with canals and other infrastructure in place, Cerros Sands is an expat development worth considering.

A little beyond Chunux Village on the ocean is the masterfully designed development of Orchid Bay. It consists of an attractive 115-acre development of high-quality housing, Tradewinds Bar and Restaurant, and custom high-end homes. It will benefit greatly from the new road paving program in progress.

Financing is available on lots and condos in the development. I know many happy residents of Orchid Bay, and they seem to always be having a good time.

Progresso Village & Lagoon

This is a sleepy village on the site of one of the most important ancient Maya trading routes. It's a beautiful place to live in harmony with nature but won't provide exciting nightlife.

West Of Corozal

West of Corozal is a plethora of small villages and sleepy hamlets and, in places, a surprisingly good road system, which extends through rural Orange Walk to facilitate the sugar cane farming.

These villages are home to many happy individual expats and couples...

Orange Walk Town



Palamar dancers

Orange Walk, also known as "Suga City," is the main town in the Orange Walk District and is about 30 miles south of Corozal.

A pleasant small town on the New River, Orange Walk is in the center of sugar cane farming country. With a population of 14,000, it bustles on weekends and holidays.

With fertile land and 59 inches of rain per year, Orange Walk district is a great location for the aspiring hobby farmer or rancher. Beautiful river and lake front properties are available in Orange Walk if you love quiet union with nature.

Belizeans travel from all over to Orange Walk to shop at the second-hand stores full of American goods, sample contraband beer from over the border, and to have a nice time.



Orange Walk is famous for Orange Walk Tacos—people I know will drive the 50 miles from Belize City just to get some tacos or get them delivered on the chicken bus...

Shipyard And Blue Creek

The Mennonite communities of Shipyard and Blue Creek in the Orange Walk District and Little Belize in Corozal District come as a shock after driving through the local villages that precede them...

You don't expect to be overtaken by a blonde-haired, blueeyed six-year-old driving a horse and trap while you're driving a pickup as fast as the unpaved road will allow.

There are many Christian fundamentalist communities in Belize. They exist independently from the rest of the country, with different rules of observance and conduct.

Mennonites started coming to Belize from Canada and other places after 1958 and these days do most of the farming, wood working, metal working, and lumbering in Belize.

Most communities look like they have been dropped from a movie about 1900s Pennsylvania, with people wearing traditional garb and living in American-style farmhouses with barns.

Some Mennonite communities, like Spanish Lookout in Cayo, are fully modern whereas others, like the Shipyard Mennonites, don't use machinery in their daily lives or for personal transport.



Sugar Barge brining its cargo to the Tate and Lyle ships offshore

There's a semi-official border crossing into Mexico at Blue Creek, with an immigration booth that's sometimes manned where locals paddle across the Rio Hondo to drink in the cantinas in Mexican villages and splash home with some gifts for the family.

Things To Do In Northern Belize

- **Sailing & kitesurfing.** Belize is a sailor's paradise: mooring is inexpensive and the country is affected by less than 5% of the hurricanes that occur in the Caribbean. Calm waters make the Bay of Corozal and Chetumal a great place to learn to sail.
- **Scuba & snorkeling.** With some of the best scuba and snorkeling in the world, Belize's barrier reef and its surrounds are a marine wonderland.
- **Bird watching.** All of Belize is a bird-watchers mecca, with Crooked Tree Wildlife Sanctuary being a world-class bird-watching vacation destination. Check out Crooked Tree Lodge.
- **Camping.** Best camp during the cooler times of year, as nighttime heat in a tent in the dry season is uncomfortable. A hammock with a mosquito net is a better bet.
- **Gardening.** Northern Belize is a gardening and farming heaven, with subtropical temperatures and nearly 60 inches of rain annually. The question is not how to grow things here; it's how to get things to stop.
- **Socializing.** Expat community groups, gatherings, pot lucks, darts tournaments, and good old times in the bars and restaurants are the best ways to enjoy an evening.

- **Kayaking & canoeing.** In the rivers, lagoons, or on the ocean, kayaking or canoeing are amazing ways of immersing yourself in nature.
- Horseback riding. Northern Belize is cowboy country, with ranches, Mennonite communities, and horse trails to avail of. If you have a little land you can keep your own horse and ride the jungle trails for free.
- **Fishing.** Belize is a premier sport fishing destination one of the few places on Earth where you can bag a grand slam. There's plenty of fishermen around the Bay of Corozal and Chetumal, but the best sport fishing is further out at the reef. Ensure you have a guide so that you don't stray into a marine reserve unwittingly.
- **Casinos & nightclubs.** Corozal and Orange Walk have nightclubs, and there are casinos at the Free Zone at the northern border for those who are feeling lucky or want to spend an evening with a little more glitz.



Pok Ta Pok. The oldest-known ball sport in the world, played a millennia before the first Greek Olympics, is being revived, and the Belize team is fast becoming world champions.

Crooked Tree

The most southerly village I'll tell you about in this issue is 20 miles south of Orange Walk and is Belize's only inhabited inland island. The rustic village is nestled right in the middle of Crooked Tree Lagoon, a fabulous nature reserve managed by the Audubon Society.

Accessible only by boat until the early 1990s, you'll find laid-back locals, mostly of Creole and Spanish descent, who fish, hunt, and offer guided tours of the nature reserve to make a living.

Crooked Tree is named after the wild cashew trees that abound on the island. The annual cashew fest is good village fun offering everything cashew (seeds, butter, and wine), local game meats, carnival rides, and a party after sundown.

The lagoon is spectacular, and bird watchers come from across the globe to catch glimpses of jabiru storks and the dozens of other rare migratory bird species that stop there during the season.

Crooked Tree Lodge is the best rated lodge on the island, offering a quiet family atmosphere and some of the best food in northern Belize.

Corozal Free Zone

While not a place to live, the Corozal Duty Free Zone is as big as many Belizean towns. It was founded to create jobs for the underdeveloped northern economy of Belize by offering dutyfree shopping to Mexicans and tourists.

It straddles the Belize-Mexico border, and to access it, you must leave Belize through the northern border and enter the free zone before you reach the Mexican immigration buildings.

It's full of bars, restaurants, and stores selling imported alcohol and real and knock-off designer fashion... and most any other tat. Once a place heaving with activity, its appeal, profitably, and usefulness has waned over the past few years... If you buy anything in the free zone and want to bring it back to Belize, you have to pay duty on it (or find a border-hopper to bring it for you), so other than a place to go drinking for

a day, or to buy tires and gas at a lower cost, it's more of an amusement than a place to make big savings.

Casinos In The Free Zone

The casino industry still thrives in the zone, with places like Princess Casino or the Las Vegas Casino being the most popular. These are full-service casinos, and are safe, fun, and of a high standard.

The Pok Ta Pok team from Yo Creek Village in the Orange Walk District of Belize won the "Pre-Hispanic Soccer" Maya Ball game at the third Mundo Maya Pok Ta Pok Championship, which was held in San Salvador from April 29 to May 5, 2019.

How To Get To Northern Belize & Around

From the States, you can get to Belize from Atlanta, Los Angeles, Charlotte, Dallas, Miami, Newark, Chicago, Houston, and Denver. From Canada, your options are Calgary and Toronto. You can also reach it from regional hubs like San Salvador, Roatan, Cancún, and San Pedro Sula.

Chetumal Airport

Only 20 minutes from the Mexican border is Chetumal Airport, with daily flights to Cancun and Mexico City. From there you can catch flights to anywhere in the world, often more cheaply than if you fly from Belize.

Once the major expansion that is occurring in the airport is completed, additional flights will come to Chetumal, making northern Belize more accessible than most anywhere else in the country.

Driving In Belize

You'll need a driver's license to drive in Belize. A license from your home country will do for the first three months of your stay, but after that, you're expected to apply for a local license at your local municipal or district transport office. All you need to do is show your foreign license, pay a fee, and you're good to go.

Insurance

Driving an uninsured vehicle is a serious offense. In Belize the vehicle is insured, not the driver, so be sure about your car license (tax) and insurance stickers before you go out on the highways.

Expect a checkpoint at the start and end of all four major paved highways in Belize—there's a high chance of vehicle papers being inspected on any given journey.

Choices for insurance vary from fully comprehensive insurance (I use RF&G Insurance—the largest in Belize) to the most basic "blue note" insurance, issued again by RF&G. The name refers to the blue 100-Belize-dollar note, which gets you the most basic form of third-party insurance for three months (and a limited 50,000-Belize-dollar total cover).

Renting a vehicle in Belize is expensive. If you're moving to Belize, import a good vehicle from the States, either duty-free under the Qualified Retired Persons Residency Program (the savings on duty for the vehicle alone is usually more than the entire cost of the QRP process), or simply paying the customs duty owed.

You can ship vehicles to Belize using SeaBoard Marine freight from various U.S. ports or drive them down through Mexico.

Used vehicles are hit and miss in Belize, as many crashed or flood-damaged vehicles are imported from the States and resold. Even if the vehicle isn't damaged before import, the rough roads in Belize cause exceptional wear and tear if the previous owners live off paved roads or didn't maintain their vehicles properly.

Driving in Mexico? You'll need Mexican car insurance. You can get short-term policies from local insurance companies like RF&G Insurance, at the Mexican border or any town in Mexico.

Buses

Belize public buses consist of private companies that operate set routes around the country. The buses are, for the most part, old American Bluebird school buses, repurposed as public transport and known colloquially as chicken buses (they used to carry livestock as well).

These buses rarely, if ever, have air conditioning or toilets but are inexpensive ways of getting around. They tend stop at every request and can take a long time to reach their destination.

For example, the last time I was on one, the driver stopped at the side of the highway, went into a house, and reappeared 10 minutes later still chewing the remnants of his dinner.

Express buses between towns and to Belize City and Belmopan only stop at a few specific points along the way and are quicker.

Buses To Chetumal

From the Corozal bus terminal you can catch a bus to Chetumal any time between 7 a.m. and 7 p.m. *Colectivos* are mini buses that also run the route and are found outside the station.

Return buses from Chetumal run from the Nuevo Mercado Lázaro Cárdenas and cost US\$2. You'll need to stamp out at Belizean immigration and in at Mexico and pay any departure taxes that might be necessary if you're non-resident.

ADO is a Mexican luxury bus line that departs from Belize City twice daily and hits Orange Walk and Corozal in Belize and Bacallar, Tulum, Mérida, and Cancún International Airport in Mexico.

The air conditioning is always set to glacial so bring a jumper or blanket. The cost from Northern Belize to Cancún is US\$35. Buy tickets online or at bus stations in Belize City, Orange Walk, or Corozal.

Municipal Airports

Belize has over 25 municipal and private airstrips. You can fly with one of two local airlines (I recommend Tropic Air) from Belize International Airport (PGIA) to the Corozal airstrip or charter flights to more remote areas.

Exit Tax

When non-residents leave Belize via the northern border there is an exit tax of US\$20. If you're flying out from Belize City, this tax is US\$37.50 but is often included as part of your ticket price.

Where Is Northern Belize Headed?

Paving The Corozal to Sarteneja Road

As I write, 27 miles of road is being paved and two bridges are being built on the Corozal to Sarteneja Road. This will change the face of northern Belize and increase its land value.

The northern coast has been isolated by bad roads and creaky, hand-cranked ferries. Development will cut the time it takes to access the northern coast in half.



Hand-cranked ferry soon to be replaced

Reasonably priced land can still be found in these areas, but when the road is finished in 18 months, deals will be much harder to find.

Expansion of the Chetumal Airport a short hop over the Mexican border will allow for more flights, bringing more visitors to northern Belize as well.

The Expat Community In Northern Belize

Expats in northern Belize are welcomed by the local communities, and in turn, treat locals with respect and consideration.

Remember that as an expat living in Belize, you're a guest: Treat people with respect, and don't try to change the habits of people of Belize. Things will take longer than you expect here, and stressing about it won't make any difference...

Cost Of Living

The cost of living in northern Belize is lower than in the States. Certain items like gasoline, imported processed foods, imported liquor and wine, and electronics cost significantly more in Belize.

With this in mind, it's easy to tailor your habits to keep costs down. Swap your scotch for one of the dozens of great local rums available.

As single man, I spend less than US\$50 on groceries and household items per week, not including alcohol.

Electricity costs more than in the States but you find that the major appliances often are designed to use a lot less power than U.S. models.

Water is metered in the towns but is most often a flat rate of US\$5 or US\$7.50 per month in the villages. Water outages happen semi regularly in the villages, so investing in a water vat and pressure system is a good idea.

For a full budget breakdown on northern Belize, go here.

Eating Out

A main course in a basic local eatery starts around US\$3.50, and a beer or rum and coke costs US\$2 to US\$2.50.

Higher-end restaurants serving international cuisine can run from US\$7.50 to US\$15 for all but the most expensive imported foods.

A fancy cocktail in a nice bar or hotel with imported liquor will cost you US\$6 to US\$10.

Home Help

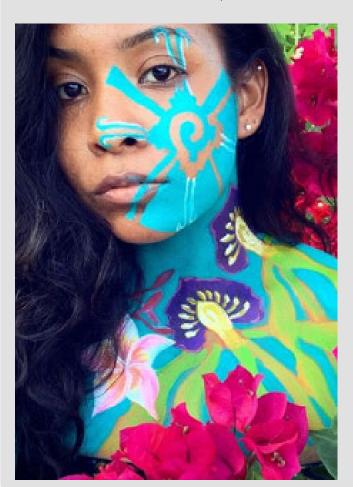
One of the great advantages of Belize is the low cost of general labor. You can hire a house-cleaners for as little as US\$2 per hour, but I always pay the person who has access to my home a bit more.



Social Activities & Attractions

- **Rotary Club.** The Rotary Club meets monthly and is a good way of getting involved and giving back to the community.
- **The Women's Society.** This is an active social club well worth joining.
- Corozal Animal Program. This group runs a cat and dog rescue, neutering, and placement service.
- Corozal Graffitti Festival. Held the last weekend in January, the theme of this year's festival was Ancient Chectumal. Live art, special effects makeup, bodypainting, pyrography, resin work, silent auctions, and sailboat rides were on offer.
- **Golf.** There is a course at Consejo Shores.
- **Art in the Park.** This is one of the most popular regular events for expats and locals alike, held the last Sunday of every month.
- **Santa Rita.** Recent archaeological work has been done at the Santa Rita and Aventura Mayan Sites.

- **Cerros.** The only Mayan site on the waterfront.
- Lamanai. This is one of the most spectacular archaeological trips in Belize. Take a nature-packed boat ride up a mystical river from Orange Walk to a Mayan city lost in the jungle.
- **Corozal House of Culture.** A must see for history, art, and culture.
- **Gabriel Hoare Market.** It's an experience and meets your grocery and other needs.
- **Coconut Festival.** This two-day, annual festival includes a grand re-enactment of the Maya Wedding at the Santa Rita Archaeological Wedding Site.
- **Wildtracks.** This is Belize's only manatee and monkey rehabilitation centre, run by the Walkers in Sarteneja the only place in Belize where you can hand feed a baby manatee.







Ask around for references when hiring someone, and pay more if you find someone who can also cook.

Yard maintenance or outdoor help is available for as little as US\$17.50 per day, but I pay US\$20 to US\$25 for someone is good. If your worker has to bring their own equipment, they charge more. Investing in your own equipment pays off quickly.

A Belizian Hero: Vilma Romero



Born in Belize City in 1938, Vilma Romero comes from a humble background. She moved to Corozal Town when she was 18, started a family, and became an avid gardener and farmer.

In 1966, to supplement her husband's income, she started making concrete garden pots to sell locally. Soon she was making garden ornaments and continued to expand her skillsets into other artistic media.

Since then, she has become recognised as the most prolific sculptor in Belize and specializes in sculpting Belize's heroes.

Most of the prominent sculptures in Belize are her work, including the larger-than-life-size monument of Issiah Mortar in Belize City and the bust of Santiago Ricalde in Corozal Town, among many others.

Vilma is a cancer survivor and Red Cross volunteer. She opens her studio to any school children interested in art. To this day, she produces artwork, which is on display across Belize and abroad.

The Local Language

English is the official language of Belize. Many also speak a dialect called Kriol or Spanish. It isn't necessary to learn Spanish to get along in Belize but it offers a great opportunity to dip your toe into a new language without taking a major plunge, like moving to Mexico for instance.

In the Mennonite communities Plautdietsch, an archaic form of low German, is spoken, though many adults speak an accented English as well.

Garifuna is a rich mix of Amerindian Arawak and Carib and African languages that is being slowly lost to the new generation in Belize. The language is stronger in the other Garinagu communities in the region.

Yucatec Mayan is spoken by Maya in northern Belize and small pockets of Mopan Mayan still exist in the south and west. The Maya in remote villages speak Spanish or some English.

The Property Market In Northern Belize

Land in northern Belize goes for 25% to 50% less than areas like San Pedro, Placencia, and Hopkins.

Some low entry points to the local property market are available in and out of town. Cheap waterfront land is still available but might not have utilities close by, which would mean extra cost of installing and maintaining a road and solar power.

The paving of the Sarteneja road will increase access, cut travel times, and increase land values over the next five years. Be aware that much waterfront land in Belize is low lying or swampy and could cost a small fortune to fill. If in doubt, get a surveyor out.

Usual Fees & Charges

Stamp duty. Paid by buyer, stamp duty is 8% after the first US\$10,000.

The Land-Buying Process

- Find a property you want to buy. Don't buy the first thing you see—it all looks good in Belize at first.
- Negotiate a price—many times payment terms are available.
- Sometimes a 10% refundable deposit is given to secure the property during the due diligence period, but property doesn't usually sell overnight.
- Have a reliable property agent or lawyer do a full title search on the property to find any title defects, liens, or easements that might be in place. Any defects have to be fixed before the title transfer.
- If the house is second hand, get an engineer to review its electrics and structure if you're not experienced in construction.
- Make payment into escrow with your lawyer. Though real escrow accounts don't really exist in Belize, the intermediary holds your money until you get a receipt for the submission of the title transfer documents.

- Have the lawyer handling the transaction produce the necessary title transfer documents. and have the seller sign and notarize them.
- Sign and notarize the documents yourself, everywhere that is stipulated, and return them with your personal due diligence, including notarized passport and recent utility bill.
- The title transfer application is vetted and submitted to the lands department, with your stamp duty payment.
- At this stage you get a receipt for the transfer of the property, not a title. Three to nine months later, you get your title from the lands department.

It's worth noting that if the lands department decides the property value is higher than what you paid, they might charge you additional stamp duty. Also, some sellers agree to wait until the title is issued by the lands department to receive payment from escrow though many locals won't as the lands department is famous for its delays.

- Lawyers' fees. Paid by the buyer, these are 1.5 to 2% (US\$800 minimum) plus other service fees. A land agent will do it much cheaper but you must be sure that they are reputable. Lawyers don't actually process the title searches or title transfers themselves; they subcontract the title transfer process to lands agents anyway.
- Title transfer fees. These cost US\$15, but additional fees are charged if the transaction is complicated.

Building Your Own Home

This can be an exciting adventure... or a stressful nightmare. Like everywhere else in the world, in Belize builders vary in experience, quality, price, and skill.

There are skilled concrete workers and carpenters in northern Belize, though many of the local crews aren't experienced in U.S.-style home construction.

You can build simple, 900-square-foot concrete bungalows with 200 feet of decking finished sturdily by local crews for US\$50,000, but high-end finishes can add a lot more to the cost.

Make sure you get everything in writing with your builder, with a detailed specification sheet, and a drawdown schedule with at least six stages.

Ask around the community for references for a building contractor, unless you're experienced enough to and interested in managing the build directly yourself with a local crew. That isn't a task for the faint hearted.

Mennonite Cabins & Homes

Alternatively, you can have tropical-hardwood Mennonite cabins and homes delivered to your property from the Mennonites in Spanish Lookout, Cayo, or Orange Walk.

These serviceable homes are delivered on a truck and are fitted in a day if you want a quick and cheap cabin. Many people choose to buy a little cabin to live in while they oversee the building of their main home, and then afterwards use it as guest accommodation, worker housing, or a rental.

If you find a plot of land close to power lines you can have a nicely finished 720-square-foot hardwood finished cabin with a porch delivered for under US\$35,000.

For \$12,000 more, you'll get a septic system, landscaping, utility connection, air conditioning, 200 square feet of covered porch, and extra finishings... all the makes of a lovely tropical home.

Belize Property Pitfalls

Margarita Madness

I've seen too many intelligent people step off the plane in Belize and leave common sense behind... They rush into real estate or construction deals without doing due diligence.

It's the beautiful surroundings, the impatience to start the dream life, and often way too many cocktails while discussing business.

Come to Belize and see all of the country before buying. Live in Belize for a while to make sure you like the area or property you're thinking of buying before cracking your nest egg.

Title Issues

There are two forms of title available in Belize: registered and unregistered land. Registered land is held by certificate of title and is guaranteed by the government. Unregistered land is passed by deed of conveyance, and there can be historic title issues that aren't immediately apparent.

When buying either form of land you must have a reliable agent conduct a full title search in Belmopan. Just because someone has a title or deed in their name doesn't mean it's what's registered in Belmopan.

Land scams are less and less common, as the government hikes up due diligence, but if you're reckless, scammers will find you...

Google any development you're considering and read the blogs. If there are loads of unhappy reports, take it as a red flag. Retain a lawyer to handle your land transactions until you learn the process yourself.

Utilities

How far away are utilities like power and water from where you're buying and how much will it cost to bring them to your property? Belize Electricity Limited can give you an estimate of the cost before you buy.

If power lines are far away from your dream property, you'll need to find a reliable solar installer and factor that into the cost of your build. Luckily, it doesn't cost much to install a roof water collection system for your home.

Tidal Flats & Low, Swampy Land

If someone offers you a killer deal on waterfront property make sure it isn't a few inches above sea level. The cost of filling low lying land is exorbitant depending on how far away the quarry is. Have a surveyor estimate the cost of filling if you're buying lower land.

The Rental Market

Rentals in Corozal are much more reasonably priced than in the other waterfront destinations in Belize... But finding them is difficult; the best value ones aren't listed with a realtor or on rental websites.

In fact, the only rentals that realtors bother to handle are the high-end ones. The best option for finding great value accommodation is to ask locals and expats or drive around looking for rental signs.

Renting a big American-style house in a private development on the water will cost much more than good-quality local housing... Some love living in an expat community; others prefer the savings and adventure of living in a local village. It depends on your preferences and your budget.

Rent a basic, local-style house for US\$200 per month; with US\$300 to \$500 you can rent a nice, medium-sized local-style home in Corozal with seas views. For US\$800 to \$1,000 per month, you can get a local rental overlooking the water.

Rental Leases & Agreements

Leases are in English. Most U.S. landlords and many local realtors use American-style leases tailored to Belize law. Local landlords sometimes use old-fashioned leases copied from old English legal books, which I enjoy reading out loud for the novelty.

Terms

Typically, landlords to ask for a security deposit and the first month's rent, though some American landlords might ask for the last month's rent as well. Make sure to clarify who is responsible for what malfunctions in the house before signing.

Utilities are usually paid by the renter unless specifically stipulated, and the yard maintenance is included in the rent or left to you, depending on the circumstances.

Your landlord might have property insurance but your contents usually aren't included.

Health Care

Basic health care services are reliable and inexpensive at local hospitals and clinics in Orange Walk and Corozal, but serious issues are sent to the public Karl Heusner Memorial Hospital (KHMH) in Belize City.

While there is an excellent acute trauma unit in KHMH, standards of care in every other area of the hospital is shockingly inconsistent due to chronic underfunding and staffing issues.

Clinics and private practices offer good general medical care, and a visit to see a GP will cost you US\$20 to \$30. Englishspeaking staff is always available.

Cost of medication is low due to the availability of reasonable quality generic brands, and a large pharmacy can generally order specific medications if you give them notice.

While many usually controlled medications are available over the counter, recently there has been more enforcement on previously lax opioid and antibiotics restrictions.

Belize Medical Associates and Belize Health Care Partners both offer higher standards of care at higher costs. The cost of receiving acute or specialist treatment at private hospitals is closer to the price of U.S. health care than the Belizean public system, though still usually less than US\$50.

Standards continue to improve in health care locally, but for serious emergencies, trauma, or specialist treatment, most who can afford it get treatment in the world-class hospitals in Mérida, Mexico, Guatemala City, Guatemala, or Miami, FL.

Air ambulance services are available but expensive so medical evacuation insurance is recommended.

Bupa Global is recommended for expats abroad, but if you're retaining American health insurance, it might be worth getting a local health insurance plan with RF&F Life. You could avail of good coverage for local health matters and fly out for anything more serious.

Dental Care

I recommend everyone check out Belize's dental work and surgery offerings. Quality is excellent if you know where to find it, and the cost is up to 75% less than in the States. Check the Rolodex for my dental contacts.

Residency

Belize Visa Options

There are several visa options available to someone who wants to live in Belize...

Tourist Visa

Holders of any first world passport can get a 30-day tourist visa upon arrival in Belize. This is extendable every 30 days at your local immigration office at a cost of US\$25 for the first six months and US\$50 for every month thereafter until you exit Belize.

Once you leave Belize via an airport for any length of time or by road for more than two weeks this visa extension cost resets to US\$25 per month. You may not work for pay while on a tourist visa in Belize, but you're free to work online for non-Belizean clients or entities.

Renewal Procedure

You must present yourself at an immigration office with your passport, proof of residence (title to Belize property in your name, lease, hotel receipts, or certified letter from your host), and proof you can support yourself (show a bank statement with sufficient funds, which includes the cost of your return flight if you don't have a ticket, and enough to cover your living expenses for a month).

Be aware you won't be allowed to fly out of Belize on an expired visa, so make sure you're within your time allowed before going to the airport...

Belize Qualified Retired Persons Residency Visa (QRP)

This is administered by the Belize Tourism Board and is one of the easiest ways to get a Belizean residency visa for you and your family.

To qualify you must:

- Be 45+ years old.
- Prove you have US\$2,000 per month in pension, or quaranteed passive income.
- Open a Belizean domestic bank account to pass your pension through, though you can send money back to the States to pay bills by getting a permit.
- You can't work or hold income-producing Belizean assets.
- Pass an Interpol background check (minor infractions from long ago are usually not a problem).

The QRP visa costs US\$1,350, plus US\$750 per dependent. The annual renewal fee is US\$25.

Benefits Of The ORP Visa:

- Free importation of a vehicle (less than five years old),
 a boat, an airplane, and personal and household items.
- QRP Residency Card: Valid Belize ID and reduced costs to Belize's national parks and monuments.
- You're allowed to hold a Belizean offshore bank account even though you're resident in Belize.

Drawbacks Of The QRP Visa:

- You can't work for pay (unless it's 100% online for foreign, non-Belizean companies).
- You can't hold income-producing investments in Belize.
- It's annually renewable: You must show US\$24,000 in your Belize bank account every year to renew. (You can send it back home after it has passed through the account by getting a permit.)
- It isn't a route to citizenship, though this is being considered by the government of Belize.

Belize Work Permits

For an annually renewable work permit, you'll need a Belizean business to sponsor you, or you'll need to incorporate a Belize company, register it with the tax services, and to employ you.

Work permits cost US\$1,000, plus the cost of incorporating a local company if you want to be self-employed.

Permanent Residency

Permanent residency is the most desirable visa, as it allows all rights as a Belize citizen other than voting in national elections. After five years as a permanent resident, you're eligible to become a Belize citizen.

You must have spent 365 days in Belize before you can even apply, and current policy is that these days must be concurrent with only 12 days out of the country in that year.

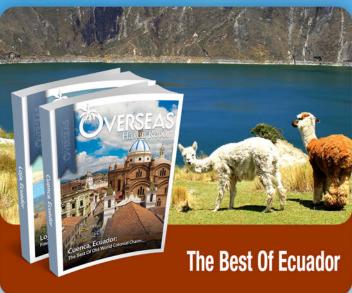
Flexibility is shown on a case-by-case basis for those who have to leave for medical or business purposes or if you got

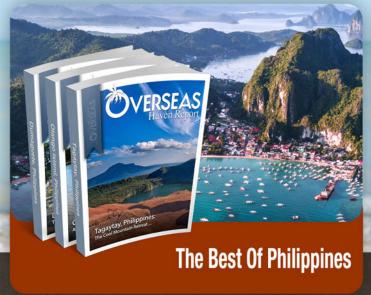


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Or sick of reading about beach escapes and wondering what all your cool-weather options might be in the world...?









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temporary residency first. Making an investment in Belize strengthens your case, as it shows community involvement.

Getting letters of recommendation from community leaders is also helpful. The cost of permanent residency is US\$1,000 for Americans (cost varies by citizenship).

Benefits Of Permanent Residency:

- It's like a Green Card: you can live, work, or leave and never return and remain Belizean resident.
- You never have to renew it.
- You can vote in local elections (not national).
- It leads to eligibility for citizenship in five years.
- Duty-free importation of household contents and vehicle.

Drawbacks Of Permanent Residency:

- It requires 12 months in the country.
- You need to prove that you can support yourself (but it's a lower requirement than QRP, especially if you own property).
- If you're of working age, getting a work permit before you apply for permanent residency helps the process. If you're retired, you'll have to stamp in for 12 months.

Temporary Residency

A recently announced but not fully tested residency option is temporary residency. This stepping stone to full residency is only for people who have invested more than US\$250,000 in Belize.

Investing in land, housing, or a business all count towards qualification. Temporary residency allows you to work in Belize and come and go as you please and will allow full residency status in a year or two.

For a full breakdown of your residency options in Belize, go here.

Taxes

While the benefits of holding offshore assets changed under Trumps 2017 Tax reform, if you live in Belize you aren't liable for Belize tax on any foreign earnings.

If you live in Belize you aren't liable for Belize tax on any foreign earnings.

U.S. residents who work in or from Belize can avail of the Foreign Earned Income Exclusion (FEIE) to earn US\$107,600 tax-free this coming tax year. If you operate an onshore business from Belize you might prefer to avail of the foreign tax credit rather than use the FEIE.

Belize Taxes are uncomplicated. Here's a breakdown of what you can expect to pay:

- **Business tax.** Usually 1.75% of gross.
- **Personal income tax.** 25% over the first US\$13,000 per year of wages you draw in Belize.
- General sales tax. 12.5%. Only businesses with revenues exceeding US\$37,500 per year must register.
 Once you're registered for business tax or GST you must submit a return every fifteenth of the month, whether or not you have recorded revenue.
- Capital gains tax. None
- Wealth tax. None
- Inheritance tax. None
- Tax on dividends. None
- **Property tax.** Nominal outside cities and downs; depends on the value of the land in your area.
- **Stamp duty.** On property or shares is 8% after the first US\$10,000 of value.

Belize is a great location to run an online business from or to be a digital nomad...

Ease Of Doing Business Here

The pace of business is slow in Belize, and it's healthier to just accept things will take longer than you're used to. Belizean authorities getting more diligent about paperwork gathering and compliance.

With high-speed internet, low wage costs, and growing tourism numbers there are business niches to capitalize on in the local market. That said, the overall economy is small, and unless you're export oriented there will be a natural size limitation on many business supplying services locally.

Business Permits

To operate a business within a town or city, you must get a trade license. Businesses operating rurally or in the villages don't require one. The cost of the trade license varies on several factors, including industry and value of the business premises or rent.

It's usual that foreigners open a local 250 company to operate through, though residents can inexpensively reserve a business name and operate through that.

The most common licenses required are:

- Food handlers' licenses. All kitchen staff require food handlers' licenses from the department of health.
- Liquor licenses. These are issued by the town board or village council. Costs vary depending on the type of licenses required but are a fraction of what one back home costs.
- Hotel or Airbnb licenses. These come from the Belize Tourist Board.
- Central Building Authority (CBA) permit. All new buildings in Belize require a CBA permit, as do those being retrofitted for tourism use. Buildings under 1,000 square feet don't require engineer-certified drawings but buildings over 1,000 square feet do.

A local draftsman can work with you and get an engineer to sign off on your plans to get your dream home designed for a fraction of the price a local or U.S. architect will charge you.

You must apply through the CBA, pay an application fee, and an acceptance fee when approved.

Opening Banks Accounts

Until you get some form of Belize residency, you won't be able to open a bank account. You'll only be able to deal with the offshore banks, including Heritage Bank and Caye International Bank (on Ambergris Caye).

If you want a local Belize-dollar bank account as a non-resident you must form a local company and have that company open

a bank account. There are ATMs in all the towns, which you can draw cash from on your foreign cards.

Foreign credit and debit cards are widely accepted. Travelers cheques are falling out of use; local banks don't like dealing with them anymore.

Domestic Belize Dollar Bank Accounts

Once you're a legal resident of Belize, you can open a personal Belize-dollar account. Moving money from abroad to a local bank account and using your local ATM card is cheaper in the long run. The best local bank is Atlantic Bank.

To open a bank account, you'll need:

- Two bank references or one bank and one professional reference, detailing how long the referee has known you, what profession they know you to be in, and something about your good character.
- Your passport.
- Proof of address.
- Completed application forms, available from the bank.

Phones

Getting a cell phone is easy in Belize. It's easiest to buy phones directly from phone companies, but they can also be bought in electronic stores around the country. Bringing an unlocked phone from the States is cheaper than buying in Belize.

The two network providers are Digicel, which is part of the national phone group BTL, and Smart. Both have offices in Orange Walk and Corozal. I prefer the service and customer support of Smart.

There are a variety of phone and data plans to choose from; some are less than US\$20 per month. You'll need ID, proof address, and a deposit if you're non-resident.

Cell phone coverage is good around all towns and villages but can get patchy in the border areas and in the Mennonite settlements.

Internet Providers

Centuar Cable and Beeline offer unlimited high-speed internet in Orange Walk and surrounding villages. Bayman Cable and Centuar Cable offer unlimited internet and cable services in the Corozal area.

Standalone home internet plans start at US\$30 per month; internet and cable packages start at US\$42.50 per month for high-speed internet and 120 channels, plus on demand options.

Internet and cable service in remote areas isn't guaranteed, though you can buy mobile data services from the local phone companies. This can get expensive if you use a lot of bandwidth.

Paying bills is easy with a domestic bank account, as local online banking allows you to pay all local bills. Until you have one, you can pay your bills at Courts furniture stores, utility companies, or various payment booths you'll see in select grocery stores.

Money Matters

Exchange Rate

The Belize dollar is pegged 2:1 to the U.S. dollar. Wiring money into a Belize domestic bank account incurs a less than 1% central bank fee.

Money Changers

There is an unofficial but fully operational money changing trade on the northern border with Mexico, where Belize dollars, Mexican pesos, and U.S. dollars are bought and sold.

It's safe to deal with the money changers you see waiting outside the immigration building at the official Mexico border crossing, but be aware that changing huge amounts of currency could be noticed.

A little haggling is sometimes possible between changers but these guys don't take a loss.

International Schools

There are no international schools in northern Belize but there are private schools in Belize City. QSI is an international school

in Belmopan that caters to embassy staff and wealthy locals.

Public primary and secondary schools abound but the quality varies from school to school. That said, the curiosity and wonder you instill in your children is often as beneficial as the best private schools.

My friend Mick sent his son to the local school in Crooked Tree. It seemed idyllic: playing in the sand, fishing, swimming, running barefoot through a tropical nature reserve...

His son graduated top of his class and in the top 15 in all of Belize entering high school that year, even edging out all the children from the private fee-paying schools in Belize City.

Home schooling is a common among expats, especially in the Cayo and Toledo Districts, though it seems to be an exclusively American and often religious choice.

Disabled Access

Disabled access is improving in Belize... but most of the country isn't wheelchair friendly. Government buildings and banks and some stores are equipped, but the same isn't true of most public amenities and spaces.

LGBT Living

Belize decriminalized homosexuality in 2016 and is working to change institutional bias against the LGBT community. Currently, the Belize government is fighting the Evangelical Church to pass laws to protect against LGBT discrimination in the workplace.

Despite that, Belize is accepting of race, orientation, and creed—I know many members of the LBGT community that live here happily.

Bringing Pets To Belize

Getting most any pet into Belize legally is easy. The Belize Agricultural Health Authority (BAHA) explains in detail how to do this and charges a US\$50 fee.

You must apply at least a week in advance of arrival by email and have all the necessary vaccine certifications from your vet. Pay attention to the timing of the rabies shot before traveling to ensure it complies with BAHA's stipulations.

Small animals can be carried into the cabin of the airplane in pet carrier bags, and large dogs can be shipped in crates in the pressurized hold or driven down with you in a car.

Inconveniences & Annoyances

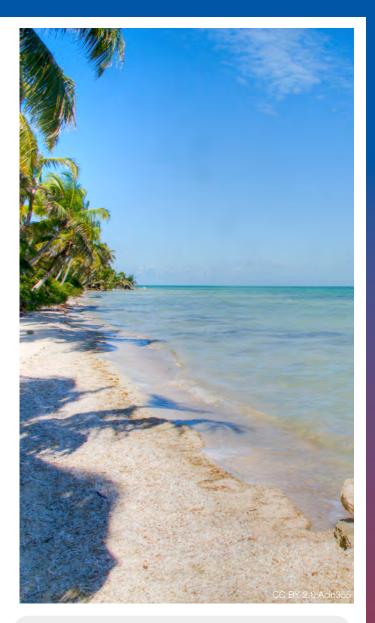
No place is perfect. Here are a few things that might rub you the wrong way about northern Belize...

- Public services. Outside the two towns in northern Belize, garbage service is or non-existent.
- Potentially serious crime. Belize City has pockets of endemic gang violence, which drives up the murder rate.
 This doesn't affect the everyday person living here.
- Customer service. This is a new concept in Belize; service is trying.
- Belizeans never say no. They aren't able to admit they cannot do something for you.
- Lack of booming nightlife. If you need nightlife, best go to Miami or Cancún. Belize loves to party but not in the American style.
- Bureaucracy. Navigating the local government is a challenge. It's easier to get a local agent to handle your visa applications.
- "Gimme Dalla." Less common in Corozal, there still is panhandling and local street people looking to hassle a Belize dollar from you.

Is Northern Belize Right For You?

If you can't stand everything not being exactly how you want it you might not like Belize... Likewise if you need malls, cinemas, nightclubs, and constant outside stimulation.

If you're a laid-back, nature-loving person with a sense of adventure, you'll love northern Belize. If you enjoy meeting new people and experiencing new cultures Belize is a dream.



About The Author

Con was born in Limerick, Ireland in 1981. After Studying Business and Legal Studies at the University College Dublin he worked as a real estate researcher in the U.K and South Africa. In 2006 Con decided to make the move to Belize. During his time in Belize, Con has worked as an owner's representative in the redevelopment of an award winning Boutique Resort and Spa in the Cayo district, a founding member of a Real Estate Development Company and a founding Director of a Start-up Oil and Gas Exploration company.

Northern Belize Rolodex

By Con Murphy

Belize International Dial Code: +501

Emergency Numbers

• Fire: 911, 422-2105

Police: 911, 402-0022,

661-5169

Medical: 422-2076

Advertising

- Belize Tee Shirts
 8 2nd Street North
 Corozal Town
 402-2177, 609-9569
- Creative Graphic Impressions (CGI)
 7th Avenue Corozal Town
 422-0151

Airlines

 Maya Island Air Corozal Airstrip Ranchito 422-0711

• Tropic Air Ranchito 422-0356

Animals

Corozal Animal Program
 PO Box 371
 Corozal Town
 636-9698

Appliances

Cinty's Centre
 5th Avenue
 Corozal Town
 422-0602

Courts Belize Ltd
 5th Avenue Corozal
 422-3250

Alberto Coyoc

 (air conditiong)
 Corozal Town

 605-2403

Repairs

D&G Repair
Sea Grape Street,
Port Saul Area
Corozal Town
668-9509

Art

Coconut Hut
 46 4th Avenue
 Corozal Town
 637-9298

MCD Genuine Art

11 7th Street

(across from bus terminal)

633-3014

Food

- Ben's Chinese Fast Food 4th Avenue & 5th Street North
- Mama Lowes
 4th Avenue & 1st
 Street South
 602-5007
- Wood House Bistro 874 1st Avenue South 636-0209

Belizean Food

- Al's Café
 5th Avenue
 422-3654
- Bay Breeze
 1st Avenue South
 402-3333
- Corozo Blues South End 422-0090
- Jo Mel In
 5th Avenue
 402-2526
- June's Kitchen College Road 422-2559

Bakeries

Carmelo 5th Avenue 635-2098 Ynot Bakery & Deli

2nd Avenue Corozal Town 402-3354

Gongora's Pastries

Park Street North 422-3621

Butchers

Franks Meat Products

10 4th Avenue 422-2033

Romeros Meat And Veg

Centre

3rd Street North 402-2410

Bars

Bay Breeze

1st Avenue South 402-3333

 Blackbeards At Cerros Sands

> 854 Altun Ha Lane Cerros Sands 670-8724

Corozo Blues

South End 422-0090

Jam Rock

1st Avenue South 402-2405

Scotty's Bar & Grill

41 1st Avenue 422-0050

 Tortuga Grill and Paddle Lounge

Corner 1st Avenue at 6th Street North

Coffee

• Coconut Hut 46 4th Street 637-9298

Senor Coffee

Hall's Layout 660-8092

Shipley's Coffee Lounge
 2nd Street North

2nd Street North 632-3386

Auto

• 2000 Auto Beauty Centre

1st Street North (near the market)

Aguilar Car Care

60 Fort Street 422-6260

• Belize VIP Auto Rental

South End, Corozal Town

Caibbean Tyre

950 7th Avenue 422-0162

Gabriel Zelaya

Auto Mechanic Shop 602-8963

Johnny's Auto Repair

23 8th Street 422-2207

Banks

Atlantic Bank

4th Avenue at 3rd Street North 422-3473

Belize Bank

5th Avenue at 1 Street North 422-2087

Scotia Bank

4th Avenue 422-2046

Beauty Shops

Alma Beauty Salon

College Road (across from Henry's) 604-1844

Angie's Beauty Salon

3rd Street North 402-2122

Bed & Breakfast

Serenity Sands

50 Serenity Lane 669-2394

Brokers (Customs)

Corozal Customs Brokers

Santa Elena (border) 423-8575 Email:

corozalbrokers@yahoo.com

Buses

Valencia Bus Line
 6th Street South

621-2581

Clinics

Archangel Medical Centre

Pimenta Street, Halls Layout 602-7084

 Corozal Community Hospital

> San Antonio Road 422-3909

Dr Fabros Medical Centre

Caracol Street Sarteneja 604-0337 General Discount Drug Store and Clinic

> 55 Santa Rita Road 402-2124

 Hope Medical Dental Centre & Pharmacy

> 95 5th Street 610-5213

Communications

• BTL: Phone Network 111 5th Avenue 422-2196

Centuar Cable Network59 4th Avenue

480-0101

• Smart Phone Network

4th Avenue 280-2073

Computers

Blue PC

21 4th Street 422-2828

Email: ben190@yahoo.com

Corozal Virtual Office

4th Avenue 422-2010

Douglas Stansmore

2 4th Street North 422-3333

Construction Supply

A1 Gravel

85.5 Santa Elena Road 422-3242

Bel-Block Company

Santa Elena Road 422-2544 Johnny Construction

Santa Elena Road 422-2222

• Big Foot Enterprises

602-1710

Construction Constractors

EKCO Landworks

Orchid Bay 663-9932

 Southern Hands Customs Homes

661-2133

TA Builders CA Ltd

Orchid Bay 672-1972 Email:

tabuildersca@hotmail.com

Agricultural Supply

Agro Vet Jiron

3 3rd Avenue South Corozal Town 422-0025

Furniture

Aventura Furniture

79 1st Avenue 422-0580

Bessa Décor

2.5 Miles Santa Elena Road 660-1413

Cinty's Centre

5th Avenue Corozal Town 422-0602

Courts Belize Ltd

5th Avenue Corozal 422-3250

Government Offices

 Andres Campos Civic Center

Corozal Town

Corozal Immigration Office

4th Avenue Corozal Town 402-0123

Corozal Town Council

1st Street South Corozal Town 480-2072

Corozal Town Mayor's Office

1st Street North Corozal Town 480-2072

 Corozal Town Post Office 5th Avenue (adjacent to Central Park)

> Corozal Town 402-2462

 Corozal Town Public Library
 1st Street South (next to Town Hall)

> Corozal Town 422-3751

 Corozal Town Transport Department

> 1st Street South Corozal Town 422-2072

 Department Of Youth Services

> 99 5th Avenue Corozal Town 402-0440

 Honorary Consulate Of Belize In Chetumal

211 Avenida Ignacio Zaragoza Colonia Centro Chetumal, México (+52) 983-832-0939 983-833-4680 983-839-1185

Ministry Of Education, Youth And Sports

Wm Schofield St Corozal, Town 402-2147

Hardware

Lan'o Construction Supplies
 3rd Street South
 422-0668

SanFa Construction Supplies

422-0021

Insurance

RF&G Insurance

22 1st Avenue 422-2089

NGOs

Belize Red Cross

Santa Rita Road 629-5878

Corozal Animal Program

636-9698

Office Supplies

A&R Enterprises

17 4th Avenue 422-0205

Ink Supplies

4th Street

422-3808

Real Estate

Century 21

Consejo Road 402-2112, 624-1506

Paradise Found Belize
 (Consejo Shores Developers)

 670-8724

• Corozal Bay Realty 602-2126

Shipping

Belize Package and Mail
 Service: Domestic Couriers

College Road Corozal Town 402-0622

Consejo Courier Services

Consejo 607-9860

FedEx

Tropic Air, Corozal Airstrip Ranchito 422-0248

Marage Shipping And Trucking Service

> Corozal Town 422-2259 422-0171 624-2654

 Reynolds Shipping 310-259-1693 (US)

reynoldsshipping@yahoo.com

Tropic Air

Corozal Airstrip Ranchito 422-0356

Tours & Transfers

Andres Novelo

668-1068

Xaibe Corozal District

Belize VIP Transfer Services

South End Corozal Town 422-2725 422-3415

Escape Transfers & Tours

Corozal Town 601-7747

Gibson's Guest House Tours
 & Transfers

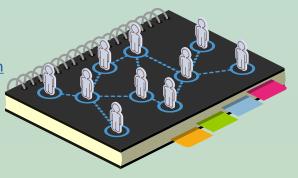
14 Narsis Street Altamira 623-8638

 Indigenous & Rainforest Tours

> Buena Vista Village Corozal District 626-1911 660-7048

KenuBelizeit Guide Services

Xaibe Corozal District 621-5622



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- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
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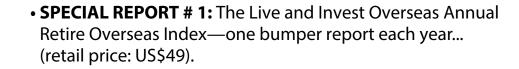
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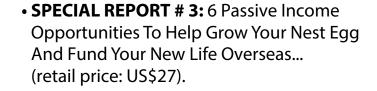
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