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Haven Report



Cayo, Belize

Old-Fashioned Community, Simple Living, Art, And Nature



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Cayo, Belize:

Old-Fashioned Community, Simple Living, Art, And Nature

By Jamie Lee Ganger

Belize is a small country (about the size of Massachusetts), but its ethnic makeup is extremely eclectic. Every corner of Belize presents a colorful new canvas of culture and history.

The Cayo District of Belize has long held a kind of mystique... Its long, rich history dates back thousands of years. Maya relics are embedded throughout the vast natural landscape and are an intrinsic part of what is today a burgeoning bohemian community.

Over the past few years, this unique area has organically articulated an open-minded identity that celebrates healthy living, art, agriculture,

environmental preservation, and diversity. Cayo hasn't been inundated with corporate developers or daiquiri-drinking tourists but has evolved gradually, allowing it an atmosphere that can't be contrived or created intentionally.

The fastest-growing district in Belize for ecotourism, Cayo is rich with rivers, caves, mountains, Maya ruins, and endless opportunities for healthy living in a laid-back, artsy community. The people that visit Cayo are adventure seekers, artists, nature lovers, and well-traveled, creative entrepreneurs. More and more, expats are recognizing the down-to-earth vibe here and are making the migration to simpler living.

Whether you plan to relocate full-time, part-time, rent, buy, start a business, or simply get off the grid and relax a while, Cayo is a great option. It's an unforgettable destination with a genuine community of unpretentious neighbors.

The Cayo District

Belize is divided into six geopolitical districts. The largest of these is the Cayo District. Cayo, as it's referred to, is 2,061 square miles with a population of about 90,000.

The region encompasses some of the country's best opportunities for exploring rivers, caves, mountains, tropical forests, and wide-open spaces, including the Mountain Pine Ridge Forest Reserve, the Chiquibul Forest Reserve, and an expansive network of tributaries of the Mopan, Macal, and Belize Rivers. It's a nature lover's paradise. Expats and locals alike have made concerted efforts to celebrate and preserve the natural beauty of this part of the world.

Demographically, the area is mainly comprised of Mestizo, Maya, Creole, and Mennonite communities. A growing number of expats from North America and Europe have also made the Cayo District home.

The social fabric is diverse and welcoming, and you'll rarely feel a sense of segregation in any part of Belize. The expats who settle here tend to stay here, and many of them are vested business owners of ecolodges, cafés, and technical services. Every expat has a unique story and most are happy to share it with you.

How I Found Myself In Cayo

Shortly after graduating college in 2004, I applied and was accepted to the Peace Corps. On a cold January day in Michigan, I received a large manila envelope with the details of my assignment: Belize. Where the heck is Belize?

I'll never forget my mom and I spinning the globe in our living room trying to locate this tiny English-speaking country hidden below Mexico, between Guatemala and the Caribbean Sea. I packed my two

suitcases and headed off on an adventure that would ultimately shape the rest of my life. Fifteen years later, Belize is still home.

My Peace Corps service was in Belize City. While many people have fears and misconceptions about the city, I know it as a vibrant community with a rich history, national pride, and deep family values.

I spent a lot of time in Belize City. As a single, Caucasian woman, I always felt safe and never quite understood the irrational anxieties that many expats have about the place. It's the commercial capital of Belize and, if you live anywhere in the country, you'll have to go there at some point. Trust me, it's not as bad as you think.

I've also lived in Placencia Village in the Stann Creek District of Belize and have spent time on the islands in San Pedro, Ambergris Caye, and Caye Caulker. All this to say that I know the country well and have had the good fortune of being able to experience its many unique microcultures.

A few years ago, I became involved with the off-grid, self-sufficient community of Carmelita Gardens. This initially brought me to the Cayo District, to the little village of Santa Familia, for brief visits several times a month. Long story short, I quickly discovered what a pleasure this part of the country is and decided to make it my full-time home.

As a patriot of Belize, a social worker, and an advocate for cultural preservation and sustainable development, I'm comfortable with how Cayo is growing now. Unlike other popular tourist and expat destinations, the area has made concerted efforts to grow in sustainable ways.

No condos or high-rises are found here... The development has been more lateral than in other parts of the country. Within this recent growth period, the community has articulated a shared identity based on nature, art, and cultural preservation.

There is little segregation of social groups. Everyone shops at the same market and recreates in the same parks. The community has evolved gradually on common and unspoken values that transcend

nationality or ethnicity. We all want a simple and peaceful life, respect, and to enjoy the gift of nature, evident everywhere you look in Cayo.

While there are smaller villages and neighborhoods that comprise Cayo, each with their own unique characteristics, the town of San Ignacio is the nucleus. For anyone looking to explore the Cayo District, this is the place to begin. From here, you can easily travel to surrounding communities.

San Ignacio And Santa Elena

The twin towns of San Ignacio and Santa Elena are the heart of the Cayo District. The area is nestled along the banks of the Macal River and prior to the recent bypass, was mainly accessible by one bridge going into town, the Hawksworth, and one bridge going out, the Low Bridge.



Over the past 10 years, the area has seen incremental growth in infrastructure, business, cultural arts, and social development. What was once a sleepy, faraway

town for most Belizeans and visitors has become the ecotourism epicenter of the country.

In 2014, the International Development Bank funded the renovation of the Cayo Welcome Center, located in the heart of town, and converted the adjacent main street, Burns Avenue, into a pedestrian-only area. The Cayo Welcome Center includes an amphitheater, which is occupied most weekends by students, music and theater groups, art shows, and cultural celebrations.

Here in the center of this quaint, English-speaking, Central American town you'll find local restaurants, small tour operators, cafés, hostels, and hotels. While the area is the fastest growing in the district for ecotourism, the crowd remains a balanced mixture of locals, expats, and visitors.





A highlight of San Ignacio is the market. Unlike most towns in Belize, the San Ignacio market is open seven days a week and is the place to go for fruits, vegetables, spices, fish, plants, and local eggs. The market has a growing selection of organic products.

Finding your favorite vendor, learning where to buy the best free-range eggs, and making new friends are part of the experience. Saturday mornings are when the most magic happens, as vendors from neighboring

villages and Mennonite communities line the streets to sell their goods.

Santa Familia Village

Heading northwest out of San Ignacio, the Bullet Tree Road takes you on a scenic journey through a handful of picturesque villages. Imagine the country drives you used to take on Sunday afternoons as a child... Wide-open agricultural landscapes against the backdrop of the Yalbac Hills. A community soccer game, roadside barbecue, and families gathering for birthday celebrations are all common sites as you travel the sections of paved and dirt roads through the villages.

The village of Santa Familia is a paved stretch of about 2 miles of Bullet Tree Road. The community is largely Spanish-speaking. Several Seventh Day Adventist churches are here, as well as three small grocery shops, a tortilla stand, and multiple shops operated out of



living rooms. These small shops sell assorted sweets to schoolchildren and local snack foods such as *tostadas*, *panades*, and *garnaches*. The entrepreneurial spirit is evident.



Seeing schoolchildren walking with friends while horses and chickens roam freely is typical. Fathers are away at work and mothers are too busy taking care of business to micromanage their children. Life just flows... The smell of burning brush and fresh, handmade tortillas in the air... and the sound of a weedwacker or a rooster is somewhere in the distance... Folks are friendly and eager to share their goods and local news.

Santa Familia is indeed one of those hidden communities that is starting to capture the attention of foreign visitors. Its proximity to town, sleepy, peaceful atmosphere, river access, and affordable real estate make it very attractive.



The self-sufficient community of Carmelita Gardens is also here in Santa Familia. This community of 98 acres rests along the Belize River and is home to about 20 expats and Belizeans. The town founder, Phil Hahn, has worked to create an off-grid neighborhood that emphasizes simple living.

When asked why he chose this part of Belize, he explained the long agricultural history of the area

and the easy access to goods and services in the nearby towns of San Ignacio and Spanish Lookout. He described his vision of a self-sufficient agricultural hamlet that promotes artisan entrepreneurship by helping its residents launch small businesses in the local community.

It's evident that Carmelita Gardens residents are vested in the vision and are proud of the organic gardens, community events, and local relationships they've built. Lots are available in this unique community ranging from US\$35,000 for a Garden Lot to US\$75,000 for a prime riverfront lot.



Continuing the drive along the Bullet Tree Road past Santa Familia, you pass through several other similar villages. The road is unpaved but well maintained, and the vistas of hills and tropical agricultural landscape are stunning. It's one of those places where, no matter how many pictures you take, you never capture the awesomeness of the landscape.

Spanish Lookout

Just 7 miles past Santa Familia village is the town of Spanish Lookout. This area is home to the largest Mennonite community in Belize and is the country's chief agricultural center. Many expats travel to Spanish Lookout to shop at the sizable and well-stocked grocery store, pick up supplies at the hardware store, or to take advantage of one of the many independent service businesses.

Spanish Lookout is a great place to go for auto-repair, building, and agricultural supplies. It's also where you can find fresh milk, cheese, and incredible soft-serve ice cream from the local Mennonite Company, Western Dairies.

Spanish Lookout was formed by a migration of Mennonites from Mexico in the 50s and has become the nation's leading supplier of poultry, steel imports, vegetables, cattle and dairy products. Spanish Lookout produces Belize's most popular chicken brand, Quality Poultry Products, and Western Dairies is Belize's only commercial producer of milk.

This community is progressive. Many of its residents drive trucks and use modern technologies. It looks a lot like a rural agricultural town in Midwest America, with tall grain silos, two-story homes set back off the street, and vast cattle ranges. Visiting Spanish Lookout feels a lot like stepping back in time...

Benque Viejo Del Carmen

Heading West, 16 miles out of San Ignacio, is the Belize/Guatemala border town of Benque Viejo del



Carmen. This community sits along the banks of the Mopan River and is the last stop for travelers heading to Guatemala.

Benque has long been the place where tourists and merchants cross to the Guatemalan border town of Melchor to purchase Maya textiles. It's an easy day trip from San Ignacio to Melchor and there are many interesting stops along the way. The town itself has great local-style restaurants, a café, a central market, and a handful of grocery shops.



Many visitors come to the Benque Viejo area to visit the popular Maya ruin, Xunantunich. The entrance is obvious from the roadside as there are multiple vendors selling textiles and artisan crafts to visitors. In order to reach the archeological site, you must first cross the river on a hand-cranked ferry, which visitors are often encouraged to help operate.

The site itself has a well-maintained welcome center and an impressive display of artifacts. Once you

have purchased a ticket (US\$10), you're free to walk through the site independently or hire a local guide. Xunantunich is among the most impressive Maya ruins in Belize and is well worth the trip.



On the nicely paved road between San Ignacio and Benque Viejo are several popular resorts including Chaa Creek, Ka'ana, and Black Rock Lodge. These make great day trips. These resorts all operate restaurants, which are open to the public. I often take a Sunday drive up to Black Rock Lodge or Chaa Creek to enjoy the scenery and local cuisine made from organic ingredients grown on-site.

Belmopan

Belmopan, the capital of Belize, is located in eastern Cayo. In 1961, after Hurricane Hattie hit the former capital of Belize City, plans were made for the new capital, and in 1970, the seat of government was relocated to Belmopan.

Since that time, the area has seen unprecedented growth. Belmopan is home to many foreign embassies and government offices. You'll likely visit Belmopan to renew your visitor's visa, visit the Lands Department to process paperwork for your new property, or the Companies Registry office to record your new business name.

Because many folks make a day trip to the capital to do business or work for government offices, there are lots of great places to have lunch in Belmopan. We always make a stop at the taco shop on the ring road where they serve the closest thing you can get to Mexican tacos with loads of incredible sauces and cold *micheladas* (a beer with salt and spices popular in Mexico). You may need one after standing in a long line at a government office.

Belmopan is also the last town you'll pass if you plan to travel south down the Hummingbird Highway to parts of Belize like Hopkins, Placencia, or Punta Gorda.

The capital is an hour's drive from San Ignacio making it easily accessible to residents of San Ignacio and the surrounding communities.

The Lifestyle

Many choose to live in the Cayo District because they appreciate the down-to-earth nature of the place. It's unique in culture, feel, pace of growth, and natural beauty. The access to fresh produce, recreational activities, and diverse social networks make it an ideal canvas for a healthy lifestyle.

The extensive river system that flows through the western territory of Belize is a defining characteristic of Cayo. The banks of the Belize, Macal, and Mopan rivers are central meeting places in the community for slow-paced recreation and social gatherings. On a typical Sunday drive, you pass locals, visitors, and expats alike, lounging in the river from early in the afternoon until the evening sun begins to set. It's a testament to the laid-back nature of the area.



The social fabric of the community is diverse. You'll see humble villagers, wealthy Belizeans, tourists, and long-time expats sharing the same sidewalk.

It doesn't take long to become a part of the community in Belize... Very quickly, you'll know the shop owners, farmers, schoolteachers, yoga instructors, artists, and your expat neighbors. A friendly smile and nod of the head is the standard greeting around here.

Art And Culture

As a social worker who has studied communities and the impact of expat migration on local culture, I'm

proud of the way Cayo has preserved its natural and cultural resources.

Art is essential to a vibrant and healthy community. In Belize, interest in cultural arts and community organization has seen a huge increase over the past five years. In Cayo, this is evident in the new flyers and Facebook events promoting wine tastings, art shows, community Christmas tree lightings, mural paintings, cultural heritage festivals, and so on.

The Belize Tourism Industry Association (BTIA) Cayo Chapter is a very active group of local business owners and community members vested in preserving the cultural history of Cayo. They are responsible for many of the festivals and events that draw in locals and visitors.

The Cayo West Fest is an annual event that highlights local arts, culture, and businesses. This year's event had over 52 vendors and several hundred attendees. In 2019, they launched the first Cayo Wellness Festival focusing on healthy living.

Another great example of Cayo's growing art community is the Soul Project. This establishment is



the lower flat of a two-story wooden house located minutes from downtown San Ignacio.

It's the essence of bohemian culture, decorated with random pieces of art and mismatched furniture with a backpacker's hostel located on the upper level. It's open only on Wednesdays and Fridays and provides a stage for musicians, spoken-word artists, and singer-songwriters to share their talents.

Social Life

It's easy to make friends in Belize. Locals and expats mingle well and there aren't too many defined social cliques. The expat community is a mixture of North American retirees, young adventurous homesteaders, and Brits who served in the Army in years past.

A group of expat women in Cayo started the Cayo Connection group. The group meets monthly and shares news and local tips and organizes fundraisers for charity. It's a gregarious group of down-to-earth people who are welcoming to newcomers.

Another popular expat hangout is Remo's Roadhouse. Remo, the owner, is a 30-plus-year Belize expat. His backyard-style bar in Bullet Tree Falls is basic yet always busy... It seems that simple is the key to success for business in Belize. Every Wednesday, cars line up along the street for "Darts at Remo's." There are typically 20 to 40 expats from all the neighboring communities selling or trading their homemade goods and exchanging news and information.

LGBTQ

While Belize has had a reputation for not being LGBTQ-friendly, this is changing. As more and more international travelers visit Belize, especially the young and well-traveled, there is an ever-increasing acceptance of diversity.

Belize is no longer isolated from the world. More and more, progressive ideals are being reflected in local society, legislation, and popular culture. There are several gay bars in Belize (and they are hands down the most fun).

There is a unified community and a strong movement of social and political activism within the LGBTQ

community. The United Belize Advocacy Movement (UNIBAM) has been instrumental in advocating for LGBTQ rights in Belize.

Eco-Friendly

Organizations like the Protected Areas Conservation Trust (PACT) and the Ministry of Natural Resources and the Environment have been instrumental in raising awareness about environmental conservation.

In 2015 Belize signed on with the Ten Island Challenge, a renewable energy initiative created by Virgin founder, Sir Richard Branson. The Government of Belize (GOB) aims to transition off fossil fuels and be almost 90% renewable by 2033. The GOB's ultimate goal is to be 100% renewable.

Since 2009 the country has reduced its dependence on fossil fuels by about 26% and is now up to nearly 60% renewable energy. Currently, the majority of renewable energy in Belize comes from hydro and biomass, but grid-tied and off-grid solar power has become an increasing percentage of the national energy supply.

In Cayo, there is more protected land than any other district.

Outdoor Adventure/Recreation

Cayo is known for its many parks and ecological reserves. Once the heart of the Belizean Maya world, it's rich with pre-Columbian archaeological sites. Popular attractions include the ruins of Xunantunich, with its 130-foot-high El Castillo pyramid, and the country's largest Maya ruin, Caracol. Many ancient Maya caves are open for exploration, including Actun Tunichil Muknal (ATM).

With wide-open spaces, country roads, and river access at nearly every corner, there are many opportunities to get active. A popular pastime is a day trip up to Mountain Pine Ridge Forest Reserve. About a 40-minute drive outside of San Ignacio leads to Mountain Pine Ridge where there are several destinations to visit including Rio On Pool and Rio Frio Cave. Pack a picnic with a few friends and spend the day on the river. You'll quickly see why we love Cayo.



A growing number of organized sporting events are available in Belize. The annual river challenge, La Ruta Maya, is a four-day event that launches in San Ignacio at the Hawksworth Bridge. Participants canoe the 180 miles of river from Cayo to Belize City.

The annual End of the World Marathon is held in Placencia each December. This past December marked the seventh year of this popular event, which draws runners from all over the world.

The Ride Across Belize is the country's largest cycling event held around Easter Weekend. Cyclists begin the four-day journey from Corozal District and ride in section through the entire country, reaching the finish line in Punta Gorda.

For the rest of us, there are many 5k- and 10k-running events, kayaking, horseback riding, and mountain biking opportunities.



Dining

Belize is blessed with many delicious local dishes and, even after 15 years in country, I still discover new fruits, vegetables, juices, and recipes. Popular local foods include corn-based recipes like *tostadas*,

garnaches, and *salbutes*. These lunchtime treats can be purchased at roadside food stands for 25 cents apiece. A fresh, handmade *tamale* wrapped in a banana leaf is a popular recipe and well worth a try.



A drive to any part of Belize will include vendors selling snacks along the road. I always recommend that visitors keep small change in the car and not be afraid to pull over and try new food. This is fast food Belize-style, and most of the time, you don't need to get out of the car... The vendor will come right up to your car window touting coconut water, *tamales*, sweet bread, or fruit.

Belize's staple meal is rice and beans with stewed chicken. Countrywide, at noon on the dot, work stops, and people go to their favorite rice-and-beans stand. You'd be hard-pressed to find a restaurant in the country that doesn't offer this dish come lunchtime. A good plate of rice and beans includes a piece of fried plantain and a side of potato salad and is best enjoyed with a cold watermelon juice. The average price of this meal is US\$3.

A popular place for local food in San Ignacio is Montero's, located on Joseph Andrews Drive. This open-air, roadside establishment serves a variety of local dishes including *escabeche*—an onion and chicken soup served with rice and *tortillas*. The portions are big enough for sharing, and the prices are reasonable.



By far the most popular restaurant in San Ignacio for its ambience, excellent service, and consistently good food is Guava Limb. Mick and Lucy Flemming, long-time Belize expats, friends of LIOS, and owners of the local jungle resort, Chaa Creek, own the restaurant.

Many of the ingredients come from their organic gardens, and the menu is full of amazing entrées for meat-eaters and vegetarians alike. The core staff has been with the restaurant for a long time and is quick to remember your name and welcome you back each time. An entrée costs about US\$15 and a good bottle of wine, about US\$40.



Cayo is full of small mom-and-pop restaurants, and part of the adventure is trying new places and discovering the next best secret to share with friends and neighbors.

The Nuts And Bolts

Getting Here

Visitors arriving to Belize by air will land at the Philip S.W. Goldson International Airport in Belize City. From there, a rental car, shuttle van, bus, or domestic flight on Maya Island Air or Tropic Air will get you to San Ignacio town, the heart of the Cayo District. Domestic flights run about US\$130, rental cars run about US\$75 per day, a shuttle van from Belize City to Cayo is about US\$100 (the more people onboard, the lower the price), and a public bus ride costs about US\$10.

Renting a car affords the most freedom to explore the hidden nooks and crannies and cover more ground. Visitors with a valid driver's license in their home country can rent and drive a private vehicle.

Driving in Belize is straightforward. The George Price Highway leads from Belize City directly to San Ignacio and aside from a few potholes, unmarked speedbumps, and stray animals, is a safe and direct route. Driving during daylight is recommended, as visibility is limited on many sections of the road.

Getting Around

From San Ignacio there are several options for getting around. San Ignacio itself is a pedestrian-friendly community. It's safe to walk around downtown, and the locals are eager to offer directions or tips for restaurants and other popular sights.

Taxis are a popular mode of transportation and are readily available in the town center. Taxis can be identified in Belize by the green license plate, and licensed taxi drivers should have identification cards. Rates range from US\$5 to US\$10 for local trips. As with most developing countries, it's a good idea to travel with small bills and change. Most hotels have preferred taxi drivers and are happy to arrange transportation for guests.

Near the Welcome Center is the main bus terminal. From here, you can travel to pretty much any part of

the country. While attendants can help you determine the bus schedule and navigate the process, the typical procedure for taking the bus in Belize is to identify your destination by the sign located in the front window of the bus, hop on, and find a seat. An attendant will walk through to collect the bus fare once the bus has departed.

For excursions and day trips, such as to the ATM cave, horseback riding, cave tubing, or trips to Maya ruins, there are multiple tour operators in town. Several of the most reputable operations have offices on Burns Avenue. They typically use 8- to 10-seat vans to transport guests to attractions.

Safety

Belize is safe. While there is crime, as there is in every country in the world, it's mostly isolated to specific areas and types of activities in Belize. If you aren't planning to join a gang, deal drugs, or hang out in notoriously dangerous places, you'll drastically reduce your chances of being victimized.

As with any new place, it's important to be mindful of your surroundings and keep a low profile as you get your bearings and begin to learn the social and environmental clues that instinctively help keep you safe. Planning your adventures during daylight hours, telling someone where you are going, and keeping an eye on your valuables are always good ideas.

Belize has made the news for several bizarre crimes over the years, resulting in a ripple effect each time. Belizeans and expats alike worry that the country will be misunderstood. Its population is small, therefore per capita statistics can be misleading.

Belizeans are known for their friendly nature and eager hospitality. It's a place where you have friends you haven't met yet. People are happy to offer directions, give tips on local hot spots, or talk about their community.

While it's always smart to be aware of your surroundings, it isn't necessary to be paranoid or fearful. The strange-looking person approaching you is more likely to offer you directions because you look lost than rob you.

You may encounter panhandlers on the streets... Belize doesn't yet have social services comparable to those of developed nations, and you'll find that most Belizeans are happy to offer some pocket change to the less fortunate.

Most of these folks will offer you a service, like washing your car or helping you park or carry groceries. While Belize is not a fully developed nation, it's also not suffering from dire poverty, which is often the cause of high crime rates. Most Belizeans are well-fed, loved, and happy with what they have.

I've lived in Belize for 15 years and feel safer here than I do many parts of the United States.

Medical Care

Medical vacations for Americans are becoming increasingly popular as the cost of health care and insurance skyrockets in the States. Belize is attracting some of those medical vacationers for dental tourism.

In general, health care costs in Belize are very low and primary and secondary care are good. For tertiary care, most expats and Belizeans will go to Mexico or Guatemala, which are close by and have great hospitals.

Within Belize, there are public facilities throughout the country that provide basic health care for free. Most of the clinics and hospitals have well-educated and dedicated staff but suffer from inadequate equipment and facilities. Most expats and wealthy Belizeans go to the private clinics and hospitals, which have better facilities and more knowledgeable staff.

Cayo is fortunate to have one of the best private hospitals, La Loma Luz, and one of the newest public hospitals, San Ignacio Hospital, in the country. While the private facilities charge more than the public facilities, the cost is low. Many generalists and specialist also have private offices.

In Belize, the bedside manner and genuine concern of the medical staff make up for the lack of equipment and resources. One expat couple in Cayo recently shared that their doctor exceeded their expectations by performing consistent diagnostic tests, identifying early prostate issues, and even picking up their

medication from Mexico. Doctors are quick to offer their personal cell phone numbers and are even likely to make house calls.

In terms of dental care, Belize has many qualified dentists. The quality of care is excellent, and the cost of services is about a third of what is charged for the same procedures in the States.

Here are some examples of dental procedures and rates in Belize:

- Oral exam: US\$60
- Porcelain veneers: US\$400
- Root canal: US\$125
- Fixed bridge: US\$250
- Composite filling: US\$60

Life insurance companies in Belize offer plans to expats for both local and regional coverage at reasonable rates. I recommend that your policy covers emergency air evacuation. In the event of a serious emergency such as a critical car accident, the nearest port of entry to the States is Miami, Florida, which is an hour flight by air ambulance. Find more information about medical and dental insurance plans in [Belize the Rolodex](#).

Technology And Communication

The two phone companies in Belize are Belize Telemedia Limited (BTL) and Smart. You can find a BTL or Smart office in any town in Belize. If you prefer a smartphone (Android, iPhone) you should bring an unlocked phone from home. If you bring a locked phone, you can have it unlocked in Belize for about US\$100.

Once you have your phone of choice unlocked, you can visit any BTL or Smart office and purchase a SIM card and phone number for about US\$30. Both companies offer both pre- and post-paid phone plans including data packages.

Many U.S.-based phone companies offer international plans at reasonable rates. If you plan to travel back and forth, you might consider asking your current phone company about international rates and plans.

Internet service is readily available in nearly all parts of the country. Local companies like Cayo Television Network (CTN) offer internet packages starting at US\$50 per month. I currently pay US\$75 monthly for an 8-Mbps package, which includes over 100 cable channels. This package has sufficiently supported VOIP business meetings, Netflix binges, and quick downloads.

Residency In Belize

For more information about obtaining Belize residency, [go here](#).

Bringing Pets To Belize

If you're bringing pets into Belize then prior to departing the States, you'll need a veterinarian to certify that the animal's shots are up to date and that they're healthy to travel. An import fee of US\$50 is charged upon entry into Belize

Cost Of Living

The cost of living in Belize can vary depending on your personal preferences and habits. Learning how to spend wisely in any foreign place requires time and experience.

You'll go through an adjustment period as you learn where to find the best local meal and venture away from the costlier restaurants that feel familiar but charge more than locals could afford on a regular basis. If you eat in small, family-owned restaurants, you'll save a lot more than you would eating out in the States. Belize's staple meal (rice and beans with stewed chicken) is filling, tasty, and only costs about US\$3.

The Cayo District and the surrounding villages are far less expensive than other popular tourist and expat destinations in Belize and generally offer easier access to a wider variety of goods and services.

Telephone, internet, water, and basic utilities are very reasonable compared to the States. The companies

Who Found What Where?

There are no American chains or franchises in Belize... Not a McDonald's, a Walmart, or a single Starbucks. The typical American may feel a little lost as they learn how to navigate the plethora of mom and pops to satisfy cravings and pick up supplies...

The quest is part of the fun as you quickly meet storeowners and glean tips from neighbors. It becomes a bit of a contest to see who can find what where. For instance, I've found organic kale in the hardware store and mascara at the vegetable market. This is what makes Belize fun.

that provide these services are available and happy to provide quality customer service. You'll never have to wait on hold with a corporate cable company again.

The cost of electricity is a bit higher than in the States, which ultimately creates a greater consciousness about consumption and has incentivized more people to experiment with solar energy. Because of this, you may get a funny look from the owner of your bed and breakfast if you leave your air conditioner running while out sightseeing all day.

The cost of fuel is also a bit higher than the States at about US\$5 per gallon. Fortunately, San Ignacio and most towns in Belize have evolved with the pedestrian in mind. In San Ignacio, it's most efficient to park and then walk to the post office, market, cable company, etc. Diesel fuel is more cost-effective and many people drive 4WD diesel vehicles or simply use the public bus system.

Without the big-box stores, malls, and excessive consumerism, there is less to buy. Gradually, you begin to recognize that you don't really need all that stuff anyway. In Belize, you find what you need and are grateful you found it. Many days, you won't end up spending anything at all.

Challenges

The great things about living in Belize are difficult to define or explain. It's a magical place that offers

surprises around every corner, never presenting what you'd expect. It's full of challenges. That's why we love it.

Coming from developed nations, expats often have expectations of the availability of goods and services that aren't consistent with what's available in Belize. Learning how to identify where to purchase what you need and going to several stores to find it can be challenging some days.

Understanding that time is more fluid here and rigid agendas are rarely met is essential. Living in Belize requires flexibility and a willingness to let things happen organically. If the repairman shows up unannounced, don't turn him away. He's there and ready to work. Change your plans and let it happen.

While we sometimes speak the same language, we may have different interpretations. A friend of mine once ordered a club soda from a local restaurant. He patiently waited about 30 minutes before the waiter came out with a club sandwich. There are many ways one could handle this situation. We chose to laugh and tried again. "Soda water please?" eventually did the trick. Miscommunication at restaurants and stores can be challenging.

Business Opportunities

Much of the nation's business is now conducted in Cayo. Where there is growth, there is opportunity. Many expats have taken advantage of this opportunity and a pioneering, entrepreneurial spirit is a common thread in the fabric of Belizean history.

Expats are running ecolodges, cafés, and tour companies... Some have taken advantage of the growing population of seasonal residents and ventured into development, property management, and real estate. Still others, with the increased access to internet-based services, run successful online consulting businesses or work for U.S.-based companies remotely.

The process of setting up shop by obtaining a trade license, registering a business, and establishing a limited liability Belize 250 company is fairly easy. Several reputable corporate service companies in Belize can assist with these steps. The best bet is to ask

around for referrals and hire a highly recommended company. That said, it's always a good idea to be involved and understand the process yourself... You'll be fortified with clear records and a working knowledge of the laws of Belize, perhaps avoiding complications down the road.

Wages for workers average US\$3 per hour for labor jobs. An employee with an advanced degree would expect to be paid about US\$7 an hour. Belize's pool of educated and qualified professionals including managers, marketers, bookkeepers, etc. is rapidly growing. For the creative entrepreneur, Belize is a blank canvas of possibility.

Real Estate

Real Estate Priced For The Local Market

Cayo's real estate has generally remained priced for the Belizean market, despite the numerous expats living in the area. However, with increasing interest by both local and foreign markets, prices are on the rise.

This slower rate of price increase is an unusual phenomenon, as most overseas markets tend to adjust quickly to gringo or American shoppers. In this case, many expats arrived decades ago and assimilated into the local culture before the current growth. They came to Belize as archaeologists, scientists, farmers, or some other salt-of-the-earth career. While Cayo was still off the radar, they were living Indiana Jones-type adventures. Over the last decade, an increasing number of expats and their Belizean counterparts have built beautiful new homes.

They put the resources of Cayo to work for them. With plentiful exotic hardwoods, hardworking Belizeans, and Mennonite craftsmen, the builders have been able to keep their prices in check. The values embedded into the marketplace won't last long. Now that the next generation of expats is arriving, new developments and pricing are beginning to cater to them.

The effect is that the range of homes has expanded in size, quality, and location. There are brand-new, one- and two-bedroom homes available in San Ignacio for under US\$100,000. Pre-construction luxury villas in the mountains 3 miles from town are on offer for US\$150,000.

For the entrepreneur, there are even turnkey hotels and resorts on the market. Although Cayo has several housing choices, the one thing it doesn't have is condos. This is because people who choose Cayo have independent spirits and the land available is inexpensive. They prefer a modest house on their own private piece of land.

Clear Title And Common Law

Property ownership in Belize is ardently protected and foreigners have the same rights as locals. Clear title is conveyed through a Deed of Conveyance or a Land Certificate and title insurance is available. Also, all contracts are in English and the country was founded on British Common Law. These facts convinced me that Belize is a haven for those who want undisputed ownership of their land.

In fact, Belizeans are so adamant about maintaining control of their real estate that they vehemently oppose any increase in property tax. Understanding the people's position, the GOB continues to keep these taxes low. Even though the highest tax is on waterfront property, it's still negligible.

The assessment is based on a valuation of BZ\$10,000 (US\$5,000) per acre if the land is within a half mile of the water or if it's on an island. The property owner is then taxed 1% of that value. Therefore, an acre of waterfront is assessed US\$50 per annum.

Rental Options

"Try before you buy" seems to be the buzz phrase amongst foreign real estate investors and retirees. There's no better way to truly understand the fabric of a community until you spend time there. Renting provides experience, knowledge, and perspective to help guide your investment decision.

Talking to other expats, meeting the neighbors, and learning how to conduct day-to-day business in the community will undoubtedly lead you to the property and neighborhood that best suit your interests. In Belize, the best way to get solid information is to show up.

Many local realtors tend to focus more on properties for sale and less on rentals, as owners often manage

their own properties. I remember my first experience finding a rental in Belize City... After combing local papers, real estate offices, and the internet to no avail, I lamented my frustration to a taxi driver. The taxi driver drove me to his friend's house where an upstairs flat was being rented... I lived there for two years. In another rental I occupied, I chose the neighborhood, parked my car, and walked down the street asking people if they knew of anything for rent. They did.

If you plan to "try before you buy" in Belize, I recommend renting a car, staying in a local hotel for a week or two, and getting out in the community. Just ask around. You'll be surprised by how eager people are to help. This method is far less frustrating than spending hours online searching for a rental.

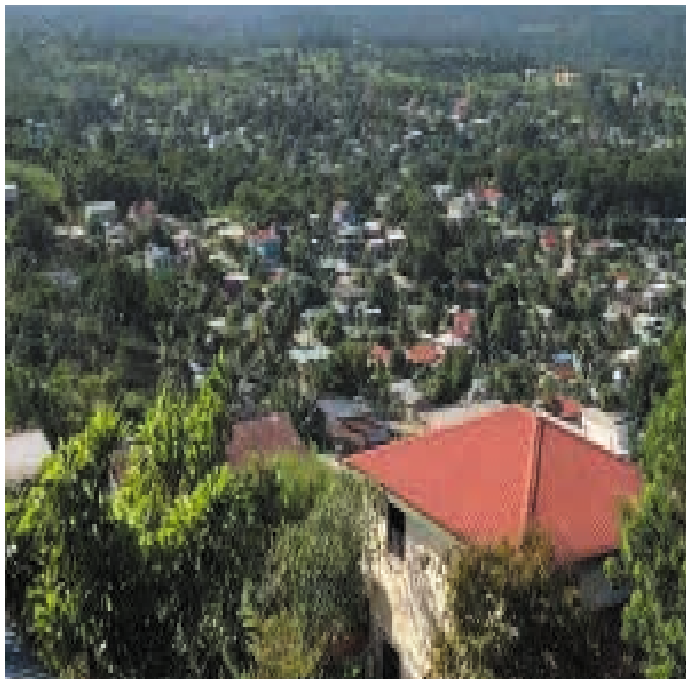
In Cayo, as with anywhere, there is a wide range of rental prices depending on what you're looking for in terms of lifestyle, location, and amenities. It's possible to find a simple one-bedroom apartment with basic amenities (no washer/dryer or air conditioning) for under US\$400. There are also beautiful U.S.-standard homes equipped with gated yards, washer/dryer, furniture, and air conditioning for anywhere between US\$1,000 to US\$2,000 per month.

Places To Stay

The Cayo District has something for everyone, from upscale resorts to backpacker hostels and camping.

On a budget, there are several hostels in downtown San Ignacio. These are great places to meet fellow travelers and trade travel tips. Bella's Backpackers is a popular hostel in San Ignacio. Rooms start at US\$50 per night. Bella's is a friendly, bohemian, family-run guesthouse with several dorms and shared baths, as well as private rooms with private baths.

For the mid-range budget there is Cahal Pech Village Resort and Midas Hotel. Cahal Pech Village Resort offers by far the best view in town. It's worth staying there just for the incredible vistas from your private balcony. The hotel is owned and operated by a Belizean family with a reputable history in the area. It has a pool and restaurant and is located next to Cahal Pech Maya ruin. Rooms range from US\$89 to US\$114.



Midas Resort is a great option for its proximity to downtown San Ignacio. The Cayo Welcome Center and market are less than a five-minute walk away. Also Belizean owned and operated, the hotel has an excellent pool and poolside bar and is the perfect place to relax after a day of sightseeing. Rooms range from US\$50 to US\$180.



For a luxury experience, the Blancaneaux Lodge—one of Francis Ford Coppola's world-renowned resorts—is a gem hidden in the Mountain Pine Ridge forest reserve. Options for accommodations vary; Garden View rooms start at US\$250 per night while private cabanas and family homes like the Enchanted Villa range from US\$400 to US\$1,000. Blancaneaux offers fine dining, a cinema, horseback riding, wine tastings, and private tours of local attractions. Other notable

luxury resorts in the Cayo District include Chaa Creek, Gaia Riverlodge, and Black Rock Lodge.

Many homeowners have taken advantage of Airbnb, and you can find a plethora of unique home options in Cayo. Riverfront and jungle homes are available for US\$75 to US\$300 per night.

The off-grid community of Carmelita Gardens offers petite country cottages in a self-sufficient community for US\$85 per night. Here, visitors have an opportunity to meet full-time expats and locals and get a true sense of what day-to-day life is like in Belize.

While there is bus service in most villages, it's best to have a rental car when staying out of town. This allows for the freedom and opportunity for spontaneity that often lead to unexpected adventures.

The Savvy Traveler

I've met several travelers passing through the area as part of a work exchange or volunteer program. Popular work exchange programs like WOOFERS and WorkAway offer accommodation in exchange for a service (help around the farm, marketing, etc.). This is a great way to travel on a budget and learn the local culture grassroots-style.

Another thrifty option for the savvy traveler is HomeExchange, an online social network that lets you trade homes and apartments with other members around the world. I know of several families that stay in private homes here in Cayo for free as house sitters or in exchange for their own home in another location.

Belize has many nooks and crannies to explore. The area you choose to invest in depends on your lifestyle and intentions. The Cayo District has a bright and sustainable future. We like to think of it as our own little secret... However, we understand that growth is inevitable and recognize that we're part of the path of progress. With a growing appreciation of the arts, emphasis on environmental conservation, and a steady stream of visitors, Cayo is ideal for both commercial and lifestyle investments.

It's also the ideal place to start that café or bed-and-breakfast you always dreamed of or to homestead on a lot of acreage while being a part of a salt-of-the-

earth community. Cayo is a welcoming place. It's easy to integrate into and a bit like stepping back in time, while also being on the verge of conscientious growth.

Who's In:

Don't come to Cayo if:

- You want mega-developments and large amounts of short-term tourist traffic;
- You want a high-rise condo;
- You prefer highly structured environments.

Do come to Cayo if:

- You love the outdoors and getting to know your neighbors;

- You want to live like a local and be a part of a growing community;
- You like rivers, hills, and country drives;
- You are a creative entrepreneur. 🎨



About The Author

Jamie Lee Ganger is a former Peace Corps volunteer (Belize, 2004 to 2006) living in Santa Familia Village in the Cayo District of Belize. She currently consults for the off-grid community of Carmelita Gardens and is an advocate for culturally sustainable development in Belize. She is a licensed clinical social worker and the founder of Global Wellness Center, an online counseling service for expats, humanitarians, and nomads.



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