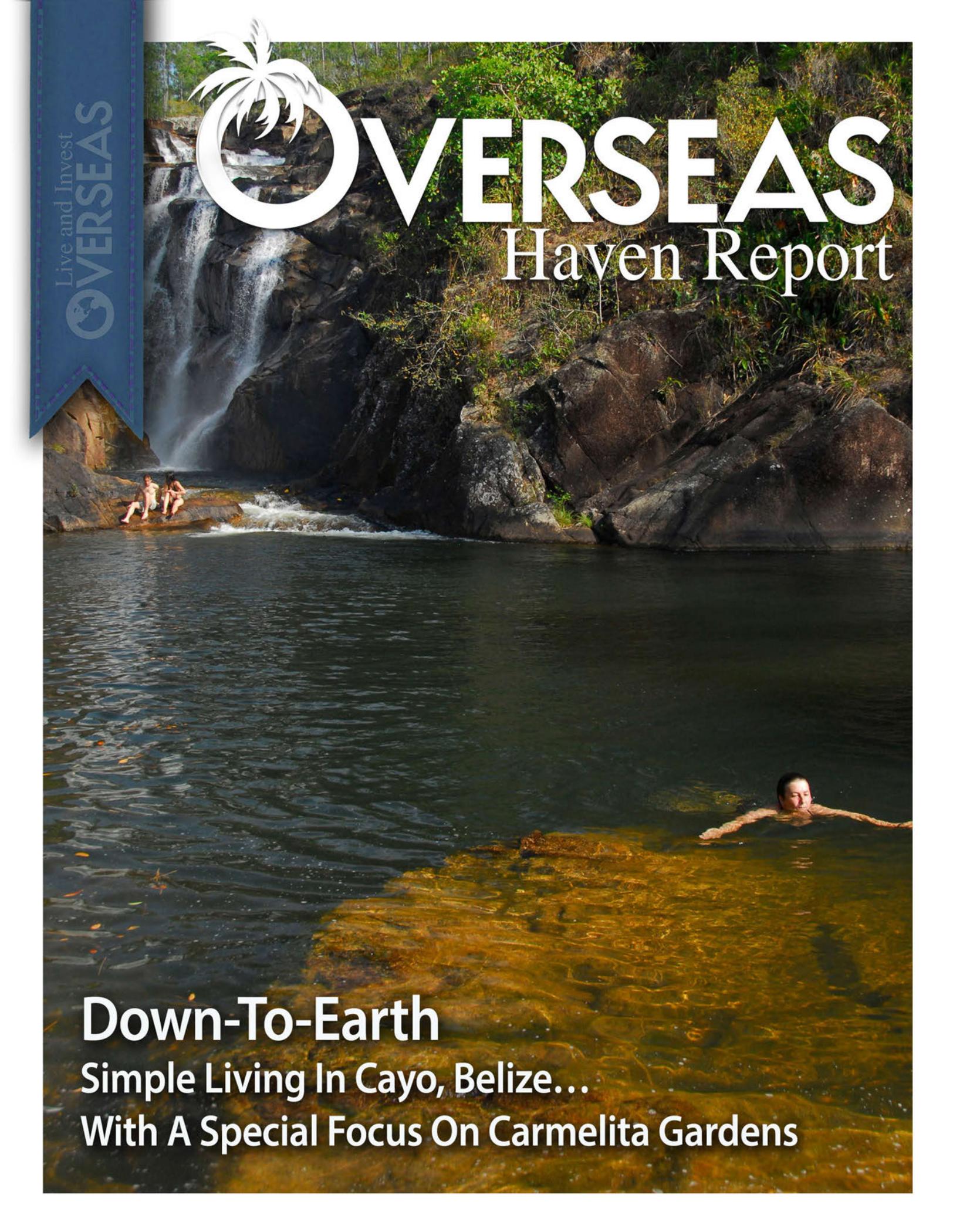


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Down-To-Earth

Simple Living In Cayo, Belize...

With A Special Focus On Carmelita Gardens



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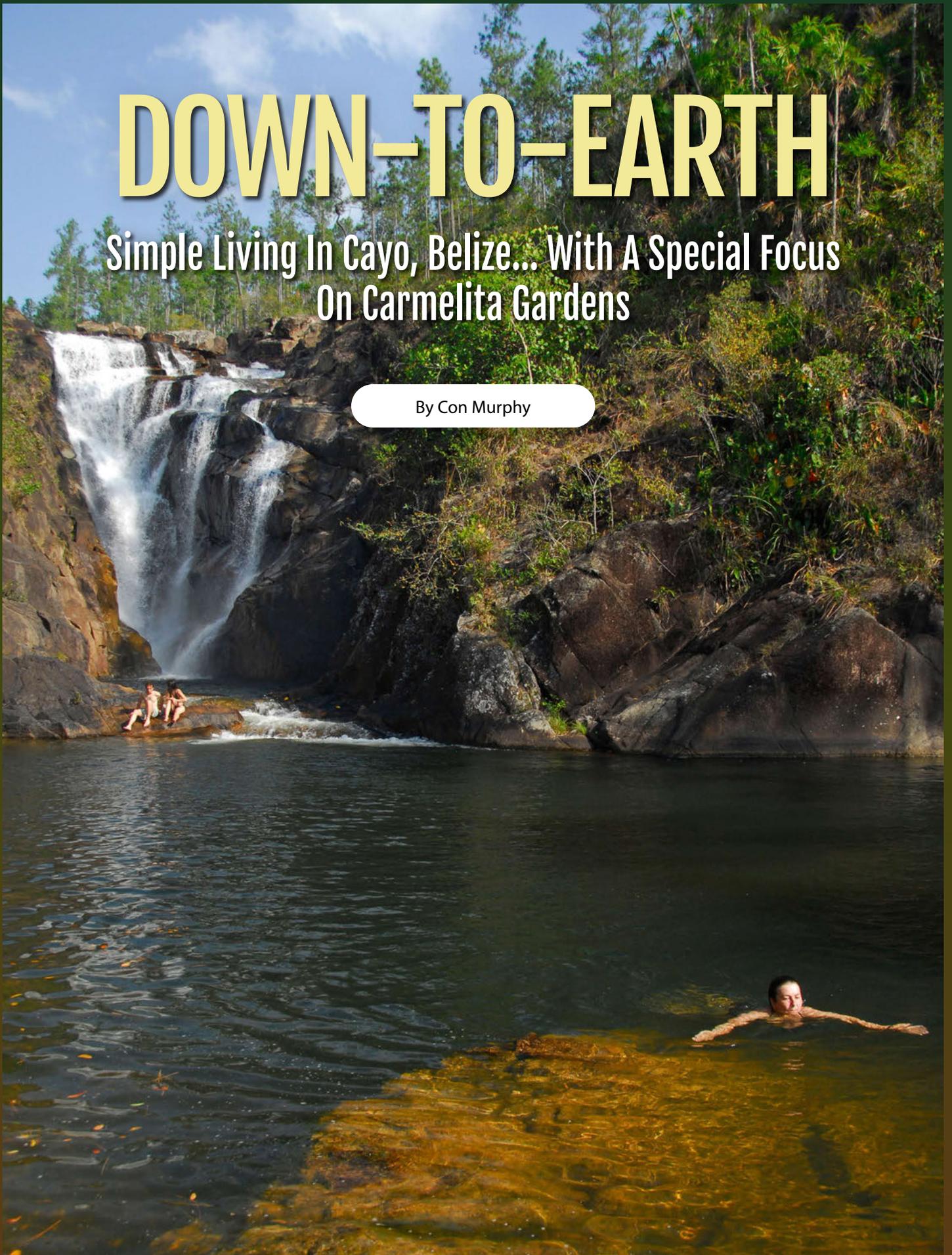
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DOWN-TO-EARTH

Simple Living In Cayo, Belize... With A Special Focus
On Carmelita Gardens

By Con Murphy



A pioneer spirit burns in us all, even if it's just a flicker...

To build a new life on a bright frontier close to nature calls to our souls. It's exciting to explore off the beaten path. What you find there can change everything...

You could find a closer connection to nature, a greater appreciation for life, or a community of like-minded adventurers. You might find friendships, fun times, and freedom. Who knows, you might even find yourself.

Life in a tropical, safe, sustainable community could be the answer to what's missing in your life... Famous for its natural wonders, wildlife, and energy, you start to unwind and switch into a slower gear as soon as you arrive.

English-speaking, with a big expat communities across the country, you could find happiness anywhere you choose to live in this country. My



Burns Avenue in San Ignacio

favorite corner of it, though, welcomes everyone with a laid-back and cheerful attitude.

There is a string of bustling towns and villages built along a fertile river valley, ideal for gardening and growing tropical fruit trees. The weather's perfect for sipping sundowners with friends and watching wildlife on the rivers.

Here, life is what you make of it. It doesn't take long for any other reality you've brought with you to fade...



A mix of farmland, roads, buildings, and jungle creates a unique landscape on the land of the Cayo District

Where Am I Talking About?

Belize is only a two-hour flight from the United States... yet it has a faraway, pioneer feel to it. Nowhere in the country is this more true than in the Cayo District.

Located on the mainland in western Belize, Cayo is a frontier land of rivers and rain forest, the type of place where the burdens and concerns of the rest of the world feel far away and unimportant.

Cayo's history dates back thousands of years to the era of the Maya, with relics embedded throughout the vast natural landscape. In more modern times, the area has developed an open-minded, almost bohemian identity that celebrates independence, healthy living, environmental preservation, and diversity.

Of Belize's six geopolitical districts, Cayo is the biggest by land area at 5,340 square kms (2,061 square miles). A population of about 90,000 is spread out across it.

This is a nature lover's paradise... with warm year-round weather (at about 81°F or 27°C) and some of the country's best opportunities for exploring rivers, caves, mountains, tropical forests, and wide-open spaces.

About 40% of Belize's area is designed as national park. Nearby are the Mountain Pine Ridge Forest Reserve, the Chiquibul Forest Reserve, and an expansive network of tributaries of the Mopan, Macal, and Belize Rivers.

More and more, expats are recognizing the small-town vibe here and are making the migration to down-to-earth, simple living. The social fabric is diverse and welcoming. It doesn't take long to become a part of the community...

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.

While there are smaller villages and neighborhoods that comprise Cayo, each with their own unique characteristics, the town of San Ignacio is the nucleus. From here, you can easily travel to surrounding communities to find the one that suits you best...



Ruins of Xunantunich



Rio on Pools in Mountain Pine Ridge Forest Reserve



Macal River Valley



On top of one the main pyramid at Xunantunich



Carmelita Gardens

Where To Live In The Cayo

Carmelita Gardens

One area of Cayo that deserves special attention is Carmelita Gardens. Nestled in a bend of the beautiful Belize River, Carmelita Gardens is 98-acre expat community of houses, lots, verdant riverfront and river access, greenspaces, pasture, and a community garden.

The town founder, Phil Hahn, has worked over the past 10 years to create an off-grid neighborhood that emphasizes simple living. It was founded on the notion of living “independently together,” a vision that the dozen-or-so residents are fully vested in.

They're proud of the organic gardens, community events, and local relationships they've built. Everyone respects each other's personal decisions, and the stresses of the rest of the world don't affect much. Not even the pandemic has changed life for Carmelita's residents much... They get on with relaxing or socializing with neighbors or in town.

Houses in this community range from large luxury houses with pools to artisan, custom-built hardwood tiny homes, designed for the most efficient and comfortable living possible. Its homes are fully off-grid and self-sufficient but can have all modern conveniences like air conditioning, high-speed internet, and home help if desired.

The community is well-established with dozens of houses built and owners in residence. But this year, things are different. Carmelita has seen an unprecedented surge in interest as the current world circumstances push people towards more simple, self-reliant ways of living... A more pleasant Plan B...

Why Do Expats Love Carmelita Gardens?

- **Peace, quiet, and back-to-basics living.** Carmelita attracts community-minded folks who like to have fun together but also do their own things... It has none of the loud, brash, look-at-me crowd who sometimes give us gringos a bad name.
- **The low cost of living.** If you own your own home in Carmelita Gardens, your monthly cost of living

could be minimal. US\$1,000 per month would be plenty.

- **Spectacular wildlife at your doorstep.** Stunning tropical flora and fauna also call the Cayo home. Parrots, toucans, howler monkeys, bush dogs, aguti, gibbon... you name it, and you'll see it trotting, swinging, or flying around.
- **Residential lots and mini-farms available.** Lots range in size from one-eighth of an acre to over a half-acre. There are riverfront, interior, and commercial lots. Prices start at US\$39,000.
- **A sustainable farming paradise.** Deep, fertile, alluvial soils, plenty of rain, a bountiful river, sun drenched pastures and orchards: this is the farming heartland of Belize. After a few years, a small tropical food forest could be producing more fruit than you need without much heavy lifting. Grow what you need and swap with your neighbors for whatever you fancy.
- **Good for your health.** I know a guy who lost 70 pounds in Belize without trying. Less stress, less processed food, fresh tropical fruit, and the opportunity for evening walks or cooling swims makes for natural weight loss.
- **Proximity to San Ignacio and Santa Familia Village.** Carmelita is just a few hundred yards away from Santa Familia Village, with small stores, a gas station, and a few bars and restaurants. It's also just 2 miles from San Ignacio, a short walk across the bridge in the nearby village over the Belize River.
- **A cornucopia of natural medicine grows wild.** In your garden or a little further into the bush, you can find all sorts of traditional remedies growing. You might soon find your reliance on Western medicine and pharmaceuticals lessening, too.



Expats at Carmelita Gardens

- **Remote working is easy.** With high-speed internet, housekeeping, and yard help available, self-sufficiency in power and water, and time zone similarity to the States and Canada, remote working from Carmelita Gardens is easy.
- **Turn-key custom-built homes:**
 - **Riverfront.** There are still riverfront lots available at Carmelita Gardens, but they are selling fast
 - **Custom homes.** It took years of trial and error to find a high-quality and reliable team to manage construction. The onsite construction crews are skilled carpenters and concrete workers.
 - **Tiny houses.** Most of the new community members are opting to live in tiny houses. Prices start at US\$135,000 for turn-key, fully off-grid, tiny homes plus lot.
 - **Property and rental management services.** These are provided in-house, should you want to rent your property out.

Want To Find Out More About Carmelita Gardens?

If the Carmelita Gardens lifestyle sounds like it might be right for you, or to find out more information, [get in touch with Phil and his team here.](#)





Burns Avenue in San Ignacio

San Ignacio And Santa Elena

The bustling twin towns of San Ignacio and Santa Elena, sitting astride the Belize River, are Cayo's main towns. With a population of approximately 25,000, San Ignacio serves as the market town to about 70,000 people.

I love San Ignacio market day... Every Saturday, vendors, farmers, and craftspeople from all across Belize come to ply their wares. The bustle, excitement, and aromas of fruit, spices, and hot food are exhilarating.

It's an opportunity to catch up with everyone you know, expat and local, buy fresh groceries and artisan breads, and stop by butchers like Da Meat Shop and Lobo's. I usually meet friends for a beer afterward.

San Ignacio is a tourist town with great little restaurants and guesthouses to suit all budgets. Rooms start at US\$25 and go well into the luxury



Guava Limb Restaurant

range. There are new and interesting venues all along Burns Avenue's pedestrian section, including the Guava Limb Restaurant. My favorite eatery is Ko-Ox Han-Nah.

Burns Avenue stretches from the police station to the edge of town and is the main shopping and tourism thoroughfare. The new square has interesting eateries and vendor booths.



Hand-cranked cable ferry crossing Belize River on road to Spanish Lookout

Spanish Lookout

The industrial and commercial agricultural heart of Belize is in Spanish Lookout, a growing community of modern Mennonites just 7 miles from Carmelita Gardens.

Boasting large hardware and general stores like Universal Hardware and Farmer Trading Centre, car dealerships, and dozens of other large engineering and agricultural services, all of Belize goes to Spanish Lookout for its industrial requirements.

It's not possible to live within the actual community of Spanish Lookout, but it welcomes anyone to join its many churches, gatherings, and businesses.

Other Popular Areas Close By

Cristo Rey is a small village 5 miles up towards the Mountain Pine Ridge. It has some nice riverfront with a dispersed expat community.



Bullet Tree bus stop

Benque is a small riverfront town close to the border crossing with Guatemala, about 20 miles from Carmelita Gardens. It attracts expats because of its lively Spanish vibe.

Bullet Tree is a riverfront village popular with expats located 3 miles out along the Bullet Tree-Spanish Lookout road from San Ignacio. It has a few small resorts in the village, several bars, local fast food places, and stores.

Make sure to check out Remo's Roadhouse as you enter the village. It's one of the best expat meeting spots in Cayo.

History

The first foreigners to come to Belize were pirates who arrived in the 1700s. They used the shallow reefs and islands that protect the coastline as cover to raid passing Spanish trade ships.

As the swashbuckling life of the pirate became less reliable these hardy sailors turned to harvesting logwood from the swamps for its prized dyes for clothing.

Next the sailors came inland seeking mahogany and rubber for the British Empire in the 1800s, using forced and later hired labor to cut the trees.

The towns of San Ignacio, Santa Elena, and later Benque were originally logging camps and were only accessible by river until the 1940s.



Mennonite fisherman in Belize

The Mennonites started arriving in the 1950s and began farming in earnest in the area.

Belize gained independence from the United Kingdom in 1981. It's still part of the Commonwealth, however, and the U.K. still has an army training camp here.

Today Cayo is a melting pot of Creole, Hispanic, Mestizo, Mayan, Mennonite, Indian, Asian, and white families.



Road in the Cayo District

Belize has never had a coup attempt or real political unrest in its history.

Belmopan is the capital city, built inland in 1964 to avoid coastal hurricanes. It has doubled its population to 17,000 in the past decade. Once just a town for diplomats, it now has a few nice bars and restaurants. You'll probably only go to Belmopan to visit the immigration office.

What Makes It Tick?

Cayo's economy is a mix of tourism, agriculture, services, and construction. Boutique hotels and tour companies offer tours to all local attractions, including Tikal temple in neighboring Guatemala.

There's a growing organic farming and homesteading movement in Cayo as well. A lot of cattle and tillage farming, fruit farms, and hundreds of local smallholdings are in and around Spanish Lookout. More and more local vendors are finding viable local and export markets for their products.

The wellness industry is strong and growing in the Cayo area, with resorts, spas, herbalists, and natural remedy producers popping up all the time.

Belize has a burgeoning call center industry, supported with financial incentives by its government. With its English-speaking population and helpful locals, this makes a lot of sense. While mostly concentrated in Belize City, there are a few call centers in Cayo, too.

Where Is Cayo Headed?

This is not a region that will see any major infrastructure projects... and that's the way people like it.

That said, even the small projects, like the paving of the new link road from the airport to the Western Highway, have been a boon to Cayo. As has the upgrading of the highways and the road to the Caracol, the gigantic archaeological site in the Mountain Pine Ridge area.



Mountain Pine Ridge Reserve, Roadway

The new bypass road and bridge has taken all the heavy trailers out of San Ignacio, helping reduce congestion and improve tourism and commerce. High-end tourism is bouncing back after the pandemic.

Foreign retirees and entrepreneurs provide income for a significant part of the local economy. Real estate buyers are arriving in Cayo and purchasing more than they have in the last 15 years.

Sales in Carmelita Gardens this year are up 340% on the last three-year average.

Getting To Cayo

Belize is less than a three-hour flight from the States. Its Philip S.W. Goldson International Airport is served by a wide range of international airlines.

To get to Cayo from the airport, you can fly, drive, take a private shuttle, or, if you're feeling adventurous, the bus...

Domestic airline Tropic Air flies from Belize City to Maya Flats, about 8 miles from San Ignacio. Flights cost about US\$220 return. From there you can get a taxi.

Catching a taxi from Belize International Airport to Cayo will cost you as much as US\$200 because of the limited number of taxis licensed to pick up random fares at the airport.

It's better to book a private shuttle bus to pick you from the airport in advance. The most reliable is Will Hoffman from Belize Shuttle. You can expect to pay US\$75 to US\$100 per person on a shuttle to Cayo. Discounts are often available for groups.

Hotels also offer shuttles but these cost more.

You can rent a car at the airport but costs are high, usually in the range of US\$500 per week. Better deals can be found online where a rental company from the city delivers a better priced vehicle to you. AQ Belize Car Rental claims to offer the cheapest rates.

If you're driving yourself, drive down the new link road from the airport to the Western Highway. Turn right when you reach the Western Highway; turn left

Belize And Covid-19 Restrictions

All travelers entering Belize at Philip S.W. Goldson International Airport are required to present a negative COVID-19 PCR test taken within 96 hours of arrival or a negative result from any approved antigen rapid test (home testing kits are not accepted) taken within 48 hours of arrival.

If no test is presented, one will be administered at the airport for a fee of US\$50 per passenger. Children under the age of five are not required to present a negative test.

Tourists arriving to Belize must register with a COVID-19-compliant Gold Standard Accommodation. This does not include QRPs, permanent residents, foreign homeowners, long-stay non-nationals, or VFRs (visiting friends and relatives).

There are no vaccine mandates in Belize but entry into government buildings requires a vaccine certificate or a recent COVID-19 test. Everywhere but Spanish Lookout, it's the norm to wear masks in public places like stores.

There is currently a 11 p.m. curfew in place on Friday and Saturday nights and a 10 p.m. curfew the rest of the week. This isn't enforced outside the towns much. Note that these rules are subject to rapid change.

at Hattieville a few miles later. Keep going straight for 60 miles until you roll into San Ignacio. Watch out for speed bumps and roundabouts on the highway.

The new bridge and bypass can get you around San Ignacio and beyond if you wish, or you can continue driving, following traffic until you enter San Ignacio Town. It's always breathtaking driving over the river into San Ignacio.

Buses don't run from Belize Airport to Cayo directly. You would need to get a taxi to the Belize City bus terminal (US\$25) and then get on a public bus to Cayo. Buses cost less than US\$10 and run regularly. Try to get on an express bus if you can.



Belize City

Getting Around Cayo

It's possible to get by using public transport in Cayo, especially if you live close to town. *Colectivo* (shared) taxis run from San Ignacio town center to Benque and Bullet Tree for US\$1 each way. You get into the taxi at the rank, and when it has enough passengers, it goes. These same taxis can be flagged down when passing; if they have room, they'll stop.

Private taxis will cost you about US\$5 anywhere in town or suburbs... more if you want to go further or go off the paved roads. Normally, there's little to indicate that a taxi is a taxi (other than their green number plates).

Not having a car and living outside town off a main road would be difficult in Cayo...

Buying A Car

Belize's main car dealerships are in Belize City, Belmopan, and Spanish Lookout.

Second-hand vehicles hold value in Belize so long as they run. You can often buy trade-ins from the main dealers, but dealing with the private second-hand car market can be hit and miss. I've bought a couple of real lemons in my time.

Expect to pay US\$2,500 minimum for a rough and ready small runaround and at least US\$5,000 for something 10 years old but in reasonable condition and serviceable. Buying an SUV is expensive in Belize because they incur higher taxes.

Local mechanics are inexpensive, and you can get parts for most cars from Westrac, an automotive, agricultural, and industrial supply company in Spanish Lookout. There are outlets for smaller auto parts in San Ignacio.

You can also import your own vehicle by driving through Mexico or shipping it to Belize and paying the import duty on its current value. Duty is high on SUVs but lower on pickup trucks.

If you're coming to Belize on a Qualified Retirement Program (QRP) visa, you can bring a vehicle in duty-free. More on that later.



Still confused about residency overseas? Or simply want to learn more about the benefits of having a second residency? You need our...

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This series of reports and audio recordings is your road map to creating your new life in Paradise. Our Passport to Freedom contains five invaluable reports and five instructive audio recordings that will help you on your way to realize your dream life overseas, detailing everything you need to know about establishing residency overseas.

[!\[\]\(e5d4c1253f90f386527cfb2278e2ccef_img.jpg\) **CLICK HERE**
TO LEARN MORE](#)

Is There An Expat Community?

Cayo has a large and colorful expat community. Most of the community hails from the States, Canada, the U.K., and a few from Europe. Most are retired seeking fun and adventure, but there are also many business owners and young families.

My favorite expat hangout is Remo's Roadhouse in Bullet Tree Falls village, about 4 miles from Carmelita Gardens. Darts on Wednesday afternoons is always the expat favorite. Gilly's Landing is another expat-run place on the river close to town.

You'll find churches of every creed as well as diverse options for hanging out. Expats get involved in groups like the Cayo Women's Group, Cayo Animal Welfare Society, and more.

Cost Of Living

Your cost of living in Cayo varies hugely depending on your budget and how you shop.

If you opt for a more authentically Belizean lifestyle, your cost of living will be low. It's possible to live frugally but comfortably on less than US\$1,000 per month.

If you want a lifestyle closer to the one you left behind in the States or Canada, in a Western-style home with imported goods, it will be more expensive. Rent for a three-bed modern home in town, a scenic area, or planned development will cost US\$1,200 per month compared to US\$200 per month for a local cottage in a village outside town.

Imported processed food are taxed heavily, so buying good-quality local produce is the way to get most value in Belize. Wine is expensive, but local rum is cheap. Local chicken and pork are good quality and reasonably priced. You can get eight bananas or oranges for 50 cents at the market.

Electricity costs more in Belize than back home at about 25 cents per KWH, though water bills are inexpensive in town and about US\$7.50 per month in villages where there are no water meters.

[For my full breakdown of the cost of living in Cayo, go here.](#)



Discovery Tour in San Ignacio



Carmelita Gardens Brown House



Brown House construction crew



Phil Hahn at Carmelita Gardens



Relaxing near a river in Cayo

What's There To Do In Cayo?

- The Ruta Maya: an international canoe race that takes place over three days around March every year.
- Road racing: Bicycle racing from San Ignacio to Belize City in the tropical heat is a huge event.
- Festivals, carnivals, and town parties occur periodically.
- San Ignacio Market, plus the surrounding shops, restaurants, and nightlife.
- Relaxing by the river: sitting in a camping chair, cooler full of drinks at hand, and relaxing near the river.
- Bird watching.
- Hit the bars: there are plenty to choose from, but check out Soul Project and Remo's.
- Resorts.
- Cayo Animal Welfare Society: get involved in a local cause.
- Canoeing on the river: great exercise and a way to commune with nature.
- Cenotes: these natural sinkholes found in the deep jungle are a rare delight.



Horse riding in Cayo

- Horseback riding: explore the banks of the river and jungle on horseback
- Hiking.
- River tubing: floating down the river in an innertube.
- Rotary Club: it meets in San Ignacio Hotel.
- Hunting: it's allowed with the proper permits.
- 420 friendly: Belize decriminalized 10 grams or less of cannabis in 2017. It's currently passing laws to regulate a new marijuana industry in Belize.

The Local Language

English is the official language of Belize, but creole is often used by locals. It's a cheerful singsong English dialect that you'll quickly get an ear for.

Cayo has many Spanish-speaking villages, though nearly everyone speaks some English.

Other languages you'll hear about are: Mayan, both the dwindling Mopan Mayan and robust Kekchi Mayan languages, Chinese, Plett Deutsch, and even some Indian languages.

The Property Market

The property market in Cayo is warming up again after the pandemic. Land close to San Ignacio and property on the river or with a nice view command premium prices.

There are no restrictions on foreigners owning land in Belize but non-residents aren't allowed to buy land leased from the government.

The Property Purchase Process

The process is similar in many ways to back home...

1. Negotiate a price and terms.
2. Have a reliable property agent do a title search on the property.
3. Get an engineer to review the electrics and structure.
4. If you're using a lawyer, make payment into escrow with your lawyer.
5. Have the lawyer handling the transaction produce the necessary title transfer documents, and have the seller sign and notarize them.
6. You sign and notarize.
7. 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.
8. Three to nine months later you get your title from the lands department.

*If the Lands Department values the property higher than what you declared, they might charge you additional stamp duty.



Lot 189, December 31, 2021 - Carmelita Gardens



Lot 71, December 18, 2021 - Carmelita Gardens

Fees And Charges

1. Stamp duty: 8% after the first US\$10,000 (paid by the buyer).
2. Lawyers' fees: 1.5% to 2% plus other service fees (paid by the buyer). A land agent will do this much cheaper, but you must be sure that they're reputable.
3. Title transfer fees: US\$15. Additional fees can be charged if the transaction is complicated.

Build Your Own Home

Like everywhere else in the world in Belize builders vary in experience, quality, price, and skill. Make sure you get everything in writing with your builder, with a detailed specification sheet, and a drawdown schedule with at least five 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.

Mennonite Cabins And Homes

An inexpensive option many people opt for is Mennonite prefabricated hardwood cabins and homes from Spanish Lookout. These lower-cost and serviceable homes are delivered on a truck and fitted in a day.

Many people buy little cabins to live in while they oversee their main home's construction and then afterwards use it as guest accommodation, worker housing, or rentals.

Property Pitfalls

Title Issues

There are two forms of title usually 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.

Land scams are becoming infrequent in Belize as the government due diligence improves, but if you're reckless, scammers will find you.

Google any development you're considering and read the blogs. Take it all with a pinch of salt, but if there are too many unhappy reports, it's a red flag.

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. Your solar system should pay for itself in less than 10 years.

It doesn't cost much to install a roof-water collection system for your home sized to last you through the dry season.

The Rental Market

It's best practice to get rental agreements in writing. Typically, landlords ask for a security deposit and the first month's rent. Make sure to clarify who is responsible for what malfunctions in the house before signing.

Utilities are usually paid by the renter. Yard maintenance is as agreed by both parties.

Your landlord might have property insurance but your contents usually aren't included, unless you specifically ask this.

Just as with a property purchase, local-style housing is much cheaper than western style homes.

Health Care

Clinics and private practices offer good general medical care. A visit to see a GP will cost you US\$20 to US\$30. Scans and tests are reasonably priced, and results are usually returned within a few hours.

Dr. Sanchez in Santa Elena is a great general practitioner. Most basic emergency and walk-in services can be reliably found for a nominal cost at the local San Ignacio Hospital on Bullet Tree Road or Belmopan Hospital.

Serious issues are sent to the public Karl Heusner Memorial Hospital (KMH) or to one of the private hospitals in Belize City 70 miles away. While there is an excellent acute trauma unit at KMH, standards of care in every other area are inconsistent due to chronic underfunding.

The Belize Emergency Response Team (BERT) is the local ambulance service. Call 911 and get a BERT operator to address your problem. You can also call the Spanish Lookout Rescue Team at +501-6000-911.

Medication is cheap in Belize because of inexpensive generic drugs. Larger pharmacists can order specific medications not readily available with notice.

Belize Medical Associates and Belize HealthCare Partners, both whose services I've used, are private hospitals with much higher standards of care and cost. Acute or specialist treatment at the private hospitals can be expensive.

It generally costs less than US\$50 to see a consultant at a private clinic... more if it's a private hospital.

Though standards continue to improve in health care locally, 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 in back in the States.

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

If you have good U.S. health insurance or are a veteran, it might be worth it to get a local health insurance plan with RF&G Insurance. You could avail of good cover for local health matters and fly out for anything more serious.

Dental

I recommend everyone check out dental work in Belize. The quality of some of the dentists is excellent,

and the cost for major dental work is often up to 75% less expensive than in the States.

I always used Meg Ryan on the Bullet Tree Road in San Ignacio. Friends recommend Adrian Heusner in Belize City.

Residency

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

Tourist Visa

Holders of most passports gets a 30-day tourist visa upon arrival in Belize, extendable every 30 days at your local immigration office at a cost of US\$100.

If you're planning staying longer you can ask for a multi-month visa, which may currently be approved due to COVID-19.

You may not work for pay while in Belize on a tourist visa, but you're free to work online for non-Belizean clients or entities.

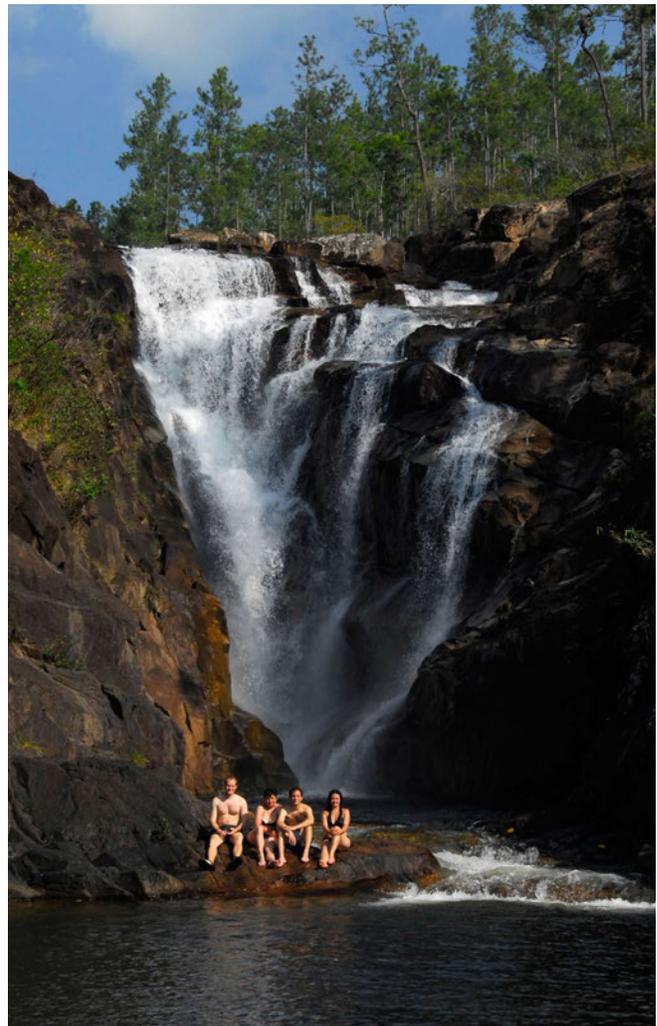
Renewal Procedure

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.

This proof can be a print out of bank statement in your name showing sufficient funds to cover the cost of your return flight if you don't have a ticket and enough to cover your living expenses for a month. It's unlikely that you'll be asked to produce the paperwork.

The immigration offices in Cayo are in Belmopan and at the Western Border with Guatemala. Tourist visa renewals often aren't available at the Western Border.

Ensure your visa is valid before going to the airport to leave Belize.



Tourists in Rio Frio waterfall area

The Qualified Retirement Program (QRP)

The easiest way of getting Belize residency is the QRP. It can bring huge tax advantages if you qualify, but it's not for everyone...

To qualify, you must meet the following criteria:

- Be 40 years old.
- Receive US\$2,000 per month in pension or guaranteed passive income.
- Pass an Interpol background check.
- You must not work in Belize or hold income-producing Belizean assets.
- New rules state your spouse or dependents can work in Belize or may operate a business that services foreign clients abroad.

- Agree to open a Belizean domestic dollar bank account to pass your US\$2,000 through.

Applying for the QRP costs US\$1,350. Adding a dependant, including a spouse or a child up to 18 years old (or 23 years old if they are in full-time education) costs US\$750. The annual renewal fee is US\$25.

Benefits of the QRP are the following:

- Free importation of:
 - One vehicle (less than five years old; QRPs can buy a new vehicle every four years if they dispose of the previous vehicle)
 - One boat
 - One airplane
 - Personal and household items.
- QRP residency card: This is a valid Belize ID, which allows for reduced costs to Belize's national parks and monuments. It also means you don't have to go to Belmopan every month to renew your tourist visa.
- Tax benefits: exemption on taxes and duties on income received from a source outside of Belize, inheritance tax, and capital gains.

Drawbacks of the QRP:

- You can't work for pay in Belize (unless it's 100% online for foreign non-Belizean companies).
- You can't hold income-producing investments in Belize (although your spouse may).
- It must be renewed annually, meaning you must show US\$24,000 passed through your Belizean bank account every year to renew. (You can send the money out of Belize after it has passed through the account by getting a permit through your bank.)
- It's currently not a route to citizenship.

Belize Work Permits

If you want to seek employment or to operate a business in Belize and don't have residency or QRP exemption, you'll need a work permit.

Major New Program: Retire And Invest Visa

A new program is coming soon to Belize: the Retire and Invest Visa. QRPs shall be entitled to carry on business in Belize with the approval of the Belize Tourism Board, if the person meets the following criteria:

- They have a business plan.
- They have proof of investment of at least BZ\$1 million (US\$500,000).
- They have resided in Belize for at least 180 non-consecutive days.
- The business employs at least five Belizean citizens.
- A QRP granted approval to carry on business in Belize shall be eligible for:
 - Permanent residency after designation as a QRP for five years.
 - The grant of any other license or permit necessary for carrying on business in Belize.
 - Practicing philanthropy in Belize.

Annually renewable work permits need a Belizean business to sponsor you or for you to incorporate a Belize company and register it with the tax services to employ you.

Work permits cost US\$1,500 for U.S., Canadian, and U.K. citizens and US\$2,000 for EU citizens.

Permanent Residency

Permanent residency is the most desirable form of residency as it allows you nearly all rights of a Belize citizen.

Rules dictate you must have spent 365 days in Belize before you can apply. Current policy is that these days must be concurrent with only 12 days out of the country in that year.

Flexibility can be shown on a case by case basis for those who have to leave for medical or business purposes or if you have gotten temporary residency first (see below).

Showing you have made an investment in Belize strengthens your case as does showing community involvement.

The fee for permanent residency is US\$1,500.

The benefits of permanent residency are as follows:

- It's like a Green Card: you can live, work, or leave and never return and remain a Belizean resident.
- It leads to eligibility for citizenship in five years.
- You can import your household duty-free.

Drawbacks of permanent residency are that:

- It takes 12 months in country to achieve.
- You need to prove that you can support yourself (but the requirement is lower than for the QRP, especially if you own property).

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 makes getting full residency much easier.

Taxes

Belize doesn't tax people on foreign earnings, making it a great location to run an online business from and/or to spend time as a digital nomad.

U.S. citizens who work in or from Belize can avail of the Foreign Earned Income Exclusion (FEIE). This allows you to earn US\$112,000 tax-free this coming tax year.

Business tax	Usually 1.75% of gross turnover Some variations are: <ul style="list-style-type: none"> • Rents, royalties, premiums, and other receipts from real property: 3% (if you rent your property on Airbnb, it's 9%). • Income from profession, consulting, vocations, or occupation: 6% • Real estate agents are taxed at 15% on their gross commissions
Personal income tax (on wages)	25% over the first US\$13,000 per year of wages you draw in Belize as a salaried employee
General sales tax	12.5%. Only businesses with revenues exceeding US\$37,500 per year must register
Capital gains tax	None
Wealth tax	None
Inheritance tax	None
Tax on dividends	None
Property tax	Nominal outside cities and towns; depends on the value of the land in your area
Stamp duty	8% after the first US\$10,000 of value

The Ease Of Doing Business In Belize

The pace of business is slow in Belize. It's astounding how some seemingly huge hurdles can be surmounted and then the next day, some small matter can hold up operations infuriatingly.

It's healthier to just accept longer timelines and logistic chains than you're used to in the States.

That said, with high-speed internet, lower wage costs, and growing tourism numbers, there are business niches that can be capitalized on in the local market.

The overall economy is small, and unless you're export-oriented, there's a natural size limitation on many businesses supplying services locally.

Business Permits

To operate a business within a town or city limits you need a trade license. Businesses operating rurally or in villages don't require one. Foreigners usually open a local 250 company to operate their businesses.

The most common licenses required are:

- **Food handlers' licenses:** All kitchen staff require food handlers' licenses from the Department of Health.
- **Liquor licenses:** issued by the town board or village council; costs vary depending on the type of licenses required.
- **Hotel licenses or Airbnb license:** issued the Belize Tourist Board if you want to manage rentals through online booking sites, including VRBO.

- **Central Building Authority permit:** All new buildings in Belize require a CBA permit, as do those being retrofitted for tourism use. Buildings under 93 square meters don't require engineer-certified drawings but buildings over 93 square meters do. You must apply through the CBA and pay an application and acceptance fee when approved.
- **Gun licenses:** Residents can apply for hunting permits without much issue and can, with reason, apply for a single sidearm license. You won't be allowed a gun collection.

Opening A Bank Account

Until you get some form of Belize residency, you won't be able to open a personal domestic bank account. You'll only be able to open an account with the offshore banks.

Heritage Bank, which is nationwide, and Caye International Bank on Ambergris Caye are now the most active offshore banks.



Market in Cayo

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.

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.

I recommend Atlantic Bank as the best local bank.

Here's a breakdown of what you'll need to open a bank account in Belize:

- Two bank references or one bank and 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.

Paying Bills

Paying bills is easy if you have a domestic bank account, as you can do everything online.

Even without a local bank account you can pay bills with a debit card through the Atlantic Bank website or at Courts furniture stores nationwide.

Cash Machines

There are cash machines in all the towns and many petrol stations around the country, from which you can withdraw cash from your foreign cards.

Foreign credit and debit cards are widely accepted, but travelers' cheques are not.

Exchange Rate

The Belize dollar is pegged 2:1 to the U.S. dollar. All merchants will gladly accept prized U.S. dollars as payment.

Wiring money into a Belize domestic dollar bank account incurs a less-than 1% central bank fee.

Money Changes

The black-market money changing trade is lively in the Cayo. Many local businesses want foreign currency and will sometimes pay a premium of up to 7% for clean U.S. notes or wire transfers.

Phones

Getting a cell phone is easy in Belize.

It's better to bring an unlocked phone from the States than to buy a new phone in Belize because it's cheaper. You can buy phones locally from phone companies and electronic stores around the country.

The two network providers are DigiCell, part of the national phone group BTL, and Smart Telecom—my personal preference. Both have offices in San Ignacio.

There are a variety of phone and data plans to choose from, some for 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

Central TV & Internet offer unlimited high-speed internet in most parts of Cayo. Computer Ranch in Spanish Looking can provide Canadian Satellite TV and internet.

Standalone home internet plans start at US\$39 per month. Internet and cable packages start at US\$65 per month for high-speed internet and 120 channels, plus on demand options.

Broadband and cable services in remote areas aren't guaranteed though mobile data can be bought through the local phone companies. This can get expensive if you use a lot of bandwidth.



Belize students

Education

QSI is an international school in Belmopan that caters to embassy staff.

Public primary and secondary schools abound, but quality varies from school to school and wouldn't be considered Ivy League. Sacred Heart Primary School and College in San Ignacio is the best in Cayo.

Home schooling is not uncommon among expats, especially in the Cayo and Toledo districts, though it seems to be an exclusively American and often religious choice.

Disabled Access

Most of Belize is not accessible to people with mobility issues. Government buildings and banks and some stores are equipped with ramps and elevators, but many smaller stores and sidewalks away from town center aren't. Local puddle jumper

planes, water taxis, regular taxis, and most bars and restaurants are ill-equipped to cater to wheelchair-bound clients.

LGBT Living

Belize decriminalized homosexuality in 2016 and is working hard on changing institutional bias against the LGBT community.

Currently the Belize government is fighting church groups to pass laws to protect against LGBT discrimination in the workplace.

I know trans and gay expats and locals who live happily in Cayo. That said, in certain dive bars, an overt show of affection between two men might illicit unpleasant comments.

You'd be unlikely to step into that sort of bar anyway... plus, this type of behavior is becoming less and less common.

Pets

Getting pets to Belize is easy. The Belize Agricultural Health Authority (BAHA) explains in detail how to do this. They charge a US\$50 fee.

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

The Downsides Of Cayo

- Rough roads: The roads, even the paved ones, fall into disrepair regularly. This is as much a fact of Belize as are sunshine and good times. Slow down and you'll be fine.
- Expect most things to take longer than you expect.
- Garbage services outside towns and villages can be bad or non-existent, and if you don't compost your kitchen waste, it leads to odor issues.
- Petty crime: Petty theft can be an annoyance in Cayo depending on where you live.
- Potential serious crime: With pockets of endemic gang violence in Belize City driving the murder per capita ratio off the charts (Belize has a tiny population), Belize has had to struggle with an image problem. That said, serious crimes do happen in Cayo as well. Be aware of your surroundings. You should never let it be known you have valuables or cash in your house. In 14 years, I've never had any issues in Cayo.
- Rainy season is a reality of living in the tropics. Heavy rain and thunder showers are common during rainy season (June to December) but can be sunny and warm in between.
- Few out-of-hours services are available so you have to plan accordingly.
- Bugs: New arrivals should bring lots of bug repellent.
- Customer service can be hit and miss but generally people try hard.
- Lack of booming nightlife, other than the animals.



Vehicles on muddy Chiquibul Road at Mountain Pine Ridge Forest Reserve, driving in rain to Caracol, Maya ruins

Not Wanting To Tell You No...

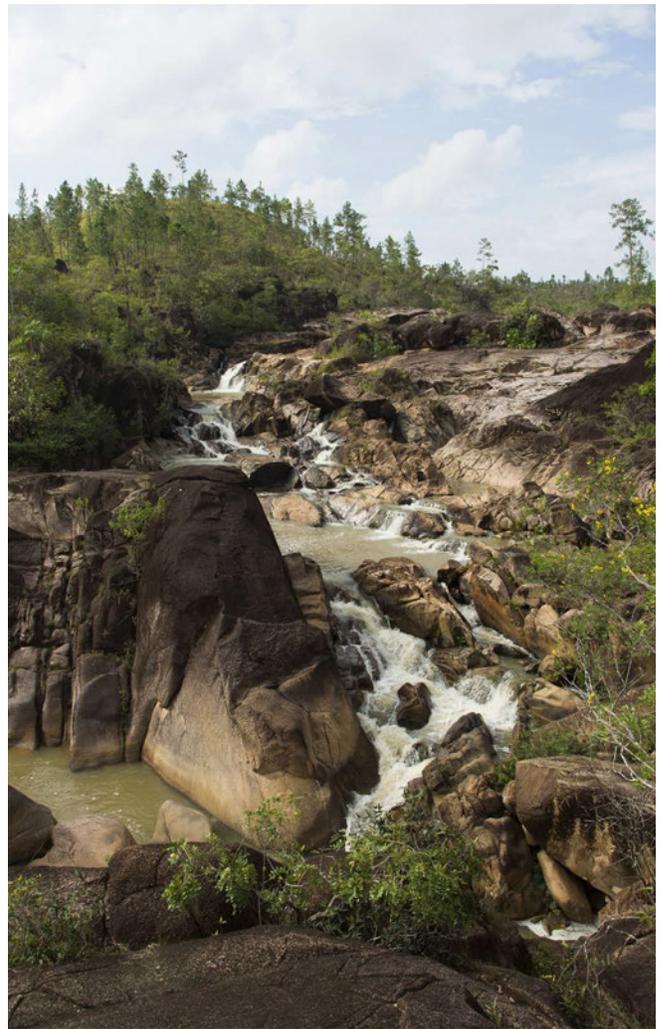
Belizeans have a huge issue with admitting they can't do something for you.

Ask most locals for a professional of some sort, and you'll be told that they or their cousin can do it... even if they can't.

Need a house built? "I can do it." Piano tuned? "I can do it." Brain surgery? "I can do it."

It pays to check references...

- If you need Miami Beach nightlife, best stay in Miami... There are lively bars, nightclubs with tourists and locals, and a full-service late-night casino in San Ignacio, but it's not a huge town, and most bars close at 11 p.m.
- Bureaucracy: Navigating the local government offices can be a challenge if you don't know what you're doing. It's easiest to spend a little on getting a local agent to handle your applications.
- Gimme dalla: panhandling and street people asking for BZ\$1 from you... As a gringo, it's assumed you're rich.



Could Cayo Be For You?

Belizeans might sometimes seem to be sucking up to you because of the money you have, but respect is a currency sometimes more valued than money in Belize.

If you ride in on a high horse, the locals will laugh when you fall off. If you come in with respect, the locals will help you back up.

If you're uptight and can't stand everything not being exactly how you want it, you might not like Cayo so much. If you need malls, cinemas, nightclubs, and constant stimulation, you're better off in Colombia or Portugal.

If you're a laid-back, nature-loving person with a sense of adventure, you'll love Cayo... If you enjoy meeting new people and cultures, Belize can be a dream. 🇧🇩

About The Author

Con Murphy is 35 years old and holds a degree in European business and law from University College Dublin. He has worked in seven countries in his career in the oil and gas industry, real estate development, and business and agriculture consulting. Con now is a writer, permaculture designer, and business consultant in Belize and several other countries. Con is an Irish-born, 13-year resident of Belize, and proud father of his daughter, Nelia.

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