

# Live And Invest In Belize Manual

By the Editors of Live and Invest Overseas™





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# Welcome To Belize

## Introduction

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Welcome to a country full of diversity, from its people to its natural environments. Belize may be small and may not be well-known to the outside world, but don't underestimate the country. You could say this small-fry rookie packs a big punch. The combination of Central America and the Caribbean unique to Belize is unlike anywhere else. Once you experience the laid-back lifestyle, cost of living, and welcoming people, you'll have a hard time saying no to Belize. The un-meddlesome government and financial jurisdictions may also provide the opportunity for investment. Although not for everyone, Belize is all about finding the right fit for each individual. Yet is it possible that Belize is the perfect recipe for you to live and invest?

A few Belize Factoids:

English is the official language and in actuality is widely spoken.

Fixed exchange rate BZ\$2 = US\$1

Time observed year-round is GMT-6 (meaning it is the same as U.S. Central for half the year and U.S. Mountain for the other, due to daylight savings). GOB = Government of Belize

## Geography

Belize is a small country. A land mass of 8,867 square miles makes it roughly the same size as Massachusetts. The country is approximately 180 miles from North to South and 70 miles from East to West. Although small in size, it is rather diverse in environment. The Northern half of the country is more flatlands whereas the Southern half is a low mountain range. The Maya Mountains, as they are known, reach a little over 3,500 feet above sea level at their highest.

Belize is a narrow country with a mountain range along its western border and the Caribbean Sea as an eastern border. These conditions combine to create weather variations. As you go further south in Belize, annual precipitation increases drastically. It is this rain which gives southern Belize its lush tropical rain forests.

Just offshore from the mainland, Belize has the second-largest barrier reef in the world, including the famous underwater atoll, known as the Great Blue Hole.



## Climate

The year-round tropical weather in Belize is an attraction on its own. Belize averages daily highs in the 80s (30s Celsius) accompanied by plenty of tropical sunshine. The coastline feels cooler due to the sea breezes, while some regions inland also cool from the raising elevation. The only noticeable seasons are associated with the predictable changes in precipitation: the rainy season, also known as the “green” season, and the dry season. Rainy season is from May to November, with a tendency for a respite in August. Belize is in the dry season from December to April. Average annual rainfall in Northern Belize is approximately 60 inches, compared to 200 inches in southern Belize.

## Flora And fauna

Belize is home to all the flora and fauna Central America has to offer. An almost incomprehensible number of plant species are found in the rain forests, and are still being discovered and researched today. The flourishing tropical foliage throughout Belize year round provides a beautiful backdrop for your daily life.

You can have a garden filled with tropical fruit trees and exotic flowering plants with fairly little maintenance (of course, certain specific locations are better than others). Vegetation easily grows in Belize. It may be contrary to what you are used to, but if you don't maintain what you have carved out of the natural surroundings, the jungle has a way of taking it back.

“Jaguars, snakes and crocodiles... Oh, my!”, all three call Belize home. However, most try to keep to themselves, away from people or civilization. On the up side, Belize has numerous creatures you may find exotic and intriguing. To mention a few: monkeys, river otters, tapirs, coatimundies, jaguarmundies, gibnuts, margays, ocelots, kinkanjous, frogs, iguanas, and over 500 species of birds. The 500 species of birds include the famous toucan, scarlet macaw, and harpy eagle (a wing span of seven feet makes it a rather intimidating bird of prey). Belize is a birdwatcher's haven, as a part of many of their migratory paths.

Have we mentioned the marine wildlife? The waters are teaming with life; everything from the giant whale sharks that travel into the area annually to feed and spawn, down to the microorganisms from the coral reef itself.

## Districts

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Belize is divided into six districts: Belize District, Cayo District, Corozal District, Orange Walk District, Stann Creek District, and Toledo District. These districts are similar to states and provinces in North America, with each district having a capital and elected representatives to the national assembly.

### **Belize's National Pastime**

Football, soccer to you Americans, is big in Belize as you might expect in a former British Colony, but it is far from being this country's national pastime. Politics is Belize's passion. Drive through a neighborhood in a Belizean town or village and you are likely to see flags flying over the homes. These aren't national flags, but the red, white, and blue stripes with black dots of the United Democratic Party (UDP) or the blue and white stripes of the People's United Party (PUP). Belizeans take their politics seriously. Party affiliation is usually a family thing, often governing business dealings and personal loyalties. While political affiliation for Belizeans may be more intense than most of us are used to, it is understandable for people who waited such a long time for self-governance.

If you choose to live or invest in Belize, remember to take politics into consideration when doing business or making acquaintances. Not only may the person you are talking to be related to the person you are talking about, they may be that person's political enemy.



# History, Government, And Economy

## History

At first glance, it is hard to imagine how a country so rich in natural resources and beauty could enter the 21st century so undeveloped and unspoiled. Understanding the history of this enticing place offers insight as to why Belize, despite all it has to offer, remains one of the world's most sparsely populated countries.

When Columbus sailed through the Bay of Honduras in 1502, the region had already seen one of history's greatest civilizations rise to prominence and fade into the forest. Scientists are only now developing technology which allows them to see through the trees to the remains of cities where hundreds of thousands once lived. Belize's national motto, "Under the Shade Flourish" reveals the significance trees have played in the country's history. For centuries, two of the world's superpowers squabbled over who could lay claim to the trees and who retained sovereignty over the land on which they grew. As combat rang out, people sought refuge and freedom in the forests and along the rivers. Merchants of mixed heritage helped create a middle class. A society born of patience, tolerance, and perseverance emerged.

## Timeline

- ✧ **2000 B.C. - 1500 A.D.** Pre-Columbian Era encompasses the Pre-Classic, Classic and Post-Classic periods of Mayan civilization.
- ✧ **2000 B.C. - 250 A.D.** Pre-Classic Period is marked by the emergence specific Mayan institutions and practices.
- ✧ **2500 B.C.** Mayan settlement of Cuello, west of current day Orange Walk, is inhabited.
- ✧ **300 B.C.-100 A.D.** Altun Ha, northwest of current day Belize City, is settled, ultimately reaching a population of 8,000 to 10,000 inhabitants.
- ✧ **250-950 A.D.** Mayan Classic Period marked by construction of large cut stone temples and palaces organized around *plazas*. Artisans decorate the structures with paintings and carvings of people, animals and gods. Priest-astronomers specify agricultural and seasonal activities using complex mathematical and calendar systems. Population in the area reaches 400,000.  
**1000 A.D.** Construction of Mayan public buildings ceases. Mayans inhabit and even resurface structures at sites in Belize long after those in Guatemala are abandoned.  
**1000-1500 A.D.** Post-Classic Period – Mayan culture continues without the emphasis on temples and tall structures. Their stucco-covered, ground-level structures are not as well preserved and less is known about this period.

- ✧ **1502** - Christopher Columbus sails through the Bay of Honduras.
- ✧ **1527** - The Spanish begin the conquest of the Yucatan.
- ✧ **1600-1700** Spanish “pacification” forces Mayans from the coast of Belize and the Yucatan. The Mayans exposed to the Spanish bring diseases to the local population, resulting in the death of many.
- ✧ **Early 1600s** After first pirating logwood from Spanish ships, English buccaneers begin to log their own wood from the Yucatan. Logwood is used for dying wool.
- ✧ **1638** Buccaneer Peter Wallas, called “Ballis” by the Spanish, establishes a logging camp at the mouth of the Belize River. Legend has it that the buccaneer’s Spanish name was given to the area. Ballis = Belize
- ✧ **1667** European powers sign a treaty agreeing to suppress piracy, encouraging more of the buccaneers to switch to logging.
- ✧ **1670** Spain and Europe sign the Godolphin Treaty, assigning possession of colonies in the Americas and Caribbean. Belize is not included in the treaty and conflict over possession continues.
- ✧ **1717** When the Spanish expel British logwood cutters from Yucatan, many move to Belize.
- ✧ **1724** Spanish missionary writes about British loggers in Belize importing slaves from Jamaica and Bermuda. Some of these slaves retain their African culture, while others become part of an emerging Creole culture.
- ✧ **1738** Britain attempts to appease Spain by refusing to provide government for the settlers. Settlers begin to elect their own magistrates.
- ✧ **1763** The Seven Years’ War ends with the Treaty of Versailles. British loggers retain the right to cut, but the Spanish retain sovereignty of the area.
- ✧ **1765** British Rear Admiral Sir William, commander in chief of Jamaica, visits Belize giving settlers a codified and expanded version of their existing regulations.  
**1779** September 15: The Spanish attack British settlers on St. George Caye, imprisoning captured residents and their slaves, and shipping them to Havana, Cuba.  
**1783** Treaty of Versailles gives British loggers the right to cut logwood between the Hondo and Belize rivers, but by this time demand is switching to mahogany.
- ✧ **1784** Governor of Jamaica assigns Colonel Edward March Despard as Superintendent of the Settlement of Belize in the Bay of Honduras.



- ✧ **1786** In the Convention of London, the British swap their settlement on the Mosquito Coast of Nicaragua for logging rights between the Hondo and Sibun rivers. The British loggers, now known as Baymen, are denied the right to British governance and forbidden to build fortifications. The Spanish retain sovereignty.
- ✧ **1787** Two-thousand British settlers and their slaves from the Mosquito Coast arrive in Belize, increasing the size of the Settlement of Belize.
- ✧ **1798** September 10: In the last Spanish attack on Belize, British settlers repulse a *flotilla* consisting of 30 vessels, 500 sailors, and 2,000 soldiers. The date of the Battle of St. George Caye is now a national holiday.
- ✧ **1816** Superintendent George Arthur admonishes rich loggers and plantation owners for laying claim to 80% of Settlement land. The superintendent claims the remaining land for the crown, but does nothing to break up the monopoly. A few wealthy men represent a plantocracy controlling government and commerce in Belize.
- ✧ **1831** The British Colonial Office threatens to disband the Baymen's Public Meetings (legislature) if they don't expand the legal rights of free blacks. On July 5, "Colored Subjects of Free Condition" are granted civil rights.
- ✧ **1833-1838** The British Empire implements a phased emancipation of slaves. In the Settlement of Belize little changes, as a few wealthy white men control the government and have all the money and land.
- ✧ **1846-1870** Mahogany production goes from a peak of 4 million linear meters in 1846 to 8,000 linear meters in 1870. Throughout the decline in prices and production, mahogany continues to represent 80% of the national income. As a result, the old settler class is forced to sell and British Honduras Company becomes the major landholder.
- ✧ **1847-1855** Caste Wars in Yucatan kills half the population there, leading thousands of Maya to flee into the northern portion of the Settlement of Belize.
- ✧ **1862** Settlement of Belize in the Bay of Honduras is declared a British colony called British Honduras, with the crown's representative a lieutenant governor reporting to the governor of Jamaica.
- 1866** Maya led by Marcus Canul attack a Bravo River mahogany camp, claiming ownership of the land and demanding rent and ransom. British troops defeat them.
- 1867** Maya are displaced when 300 British troops march into the Yalbac Hills in today's Orange Walk District, burning villages and goods.
- ✧ **1870** Marcus Canul and his men occupy Corozal.

- ✧ **1871** Unable to resolve differences between representatives favoring the interest of landowners and those representing merchants, the Legislative Assembly request direct British rule. A new constitution and Legislative Council are inaugurated in April.
- ✧ **1875** British Honduras Company becomes the Belize Estate and Produce Company. This London-based company owns half of all the privately-owned land and exerts control over politics and economy for the next 100 years.
- ✧ **1880s-90s** Mopan and Kekchi Maya fleeing forced labor in Guatemala settle in what is now the Toledo District. Their remote settlements mean they are able to retain their culture to a greater extent than Maya in northern settlements.
- ✧ **1880s** Gum, known as *chicle*, is taken from the sapodilla tree and sold to United States chewing gum companies.
- ✧ **1900** U.S. demand for mahogany leads to a short-lived boom.
- ✧ **1927** All representatives of British land owners on the Legislative Council are replaced by Creole merchants and professionals, with the exception of the manager of the Belize Estate and Produce Company.
- ✧ **1930** The Great Depression hits Belize as sales of mahogany and *chicle* become almost nonexistent. Britain is unable to provide aid and even takes actions which lead to the independence movement. Guatemala claims sovereignty over Belize, claiming British failure to build a road specified in an 1884 agreement constitutes forfeiture of British claim to the country.
- ✧ **1930s** Belize Estate and Produce Company expel Maya from their homes in the north. Mahogany camp workers live like slaves, being paid in inferior food rather than wages.
- ✧ **1931** Belize Town takes a direct hit from the worst hurricane in the country's history. Over 1,000 people are killed and 75% of the houses are destroyed.
- ✧ **1933** Imports and exports in Belize are one half of their 1929 figures.
- ✧ **1934** Civil unrest in the form of strikes and riots mark the start of the independence movement.  
**1935** Antonio Soberanis Gomez, leader of the Unemployed Brigade is jailed under a new sedition law.  
**1939** Middle-class Creoles win all the seats on the Belize Town Board. Poor people made ineligible to vote for Legislative Council positions by property and income requirements back middle class Creoles in local elections, where voting requirements are less restrictive.
- ✧ **1939-1954** 2% of Belize's population elect six members of the Legislative Council.

- ✧ **1941** Trade unions are legalized.
- ✧ **1943** Employers' and Workers' Bill replaces the Masters' and Servants' Law, which threatened disobedient workers with imprisonment.
- ✧ **1945** Guatemala constitution includes Belize as the 23<sup>rd</sup> department of their country.
- ✧ **1949** Governor devalues the Belize dollar to match a devalued British pound despite Legislative Council objections. Devaluation helps British interests, but increases the cost of living for the average citizen.
- ✧ **1950-1954** People's United Party (PUP) arises with help from newspaper editors Philip Goldson and Leigh Richardson as prominent members.
- ✧ **1951** Richardson and Goldson charged with sedition and serve 12 months in jail. In their absence, George Price emerges as the party's leader.
- ✧ **1954** All literate adults are given the right to vote. In the first election under the new law, 70% of the eligible voters go to the polls.
- ✧ **1960-1980** British and Belizean representatives repeatedly attempt to negotiate with Guatemala to ensure independence from Britain. Guatemala masses invasion troops on the border on more than one occasion, and Belize seeks international intervention. In 1980, the United Nations directs Britain to grant independence while guaranteeing military protection. Also, see *Guatemala's Claim* below.
- ✧ **1973** The name of British Honduras is changed to Belize in anticipation of independence. The United Democratic Party (UDP) is formed from a coalition of different political organizations.
- ✧ **1981** Independence from the United Kingdom is declared on September 21.





## Guatemala's Claim

One of the frequent questions from visitors and those considering Belize as a residence is its relationship with Guatemala. What is the border like? Do rebels terrorize tourists with machine guns? First, the border is safe (friendly even). Some children living near the border in Guatemala cross back and forth daily to attend Belize schools. Second, an incident occurred in a remote area near the border as a group of tourists returned from a jungle experience to their vehicles to find a Guatemalan group looking for valuables. They were robbed, no one was injured, but it spurred the rumor mills. I am not saying it cannot happen, but a case such as this is extremely rare.

To better understand the relationship between Guatemala and Belize involves a bit of the background. Beginning in 1859, Guatemala signed a treaty with the British setting the borders that still exist today. Included in the treaty the British were to build a road from Belize City to Guatemala City. This road was not built by the British. Guatemala politicians worked their constituents into a frenzy saying that the British stole the land from them (much of this was an effort to divert attention away from issues within Guatemala). They fueled the fire even further in 1945 as they drew up a new constitution including a clause declaring the territory as part of Guatemala. However, with the British, including their military, occupying what was known as British Honduras, Guatemala was all talk and no action. The people of the British Honduras knew this as well, and so as other colonies were gaining their independence, they kept the British presence.

This finally led up to the climax of the dispute in 1975. Great Britain's Prime Minister was asked an offhand comment, that in the event Guatemala invaded Belize would he send the British Navy. He basically said no. This sent Guatemala in motion; within six months they had a 12,000-man army approaching the border. Britain's Prime Minister changed his mind; he sent in the infantry including an entire squadron of Harrier jets. That stopped Guatemala in its track. The two sides sat on their respective sides of the border for two weeks. Just watching and waiting-- nothing happened. Then 200 miles away in Guatemala City there was an earthquake. The Guatemala army packed up and went home to the capital.

To this day, Guatemalans harbor sentiments that the land was stolen from them. At the same time Belizeans hold strong resentments that without Guatemala looming to their west, they would have gained their independence decades sooner.

## Government

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As a member of the British Commonwealth, the government of Belize is a parliamentary democracy. A national election is held at least every five years, with the head of the winning party becoming the Prime Minister. He then appoints his cabinet ministers. In the 31-seat House of Representatives members are elected for five-year terms. In contrast, Belize's 12 Senators are appointed (six by the Prime Minister, three by the opposition party, and three by business and community leaders).

It is a democratic two-party system; The People's United Party (PUP, started by the Hon. George Price himself), and The United Democratic Party (UDP). The UDP first came into power overturning the PUP in 1984. The parties swung back and forth into leadership until the PUP held two consecutive terms giving them a ten-year stretch from 1998 to 2008. In 2008 the UDP with Dean Barrow as Prime Minister, was voted in and the country anxiously waited to see if the change in power would transition smoothly. Politicians on both sides showed that they believe in a democratic rule as one side peacefully rolled out while the other moved in.

The PUP, still in power today under President Johnny Briceño, is known as the Blue Party—likened more to the Republican Party of the United States, whereas the UDP, also known as the Red Party, to the Democratic Party of the United States. This is not based on how they side in regard to specific social issues, but as more of a general indication. The UDP tends to be younger and more liberal and the PUP more conservative (part of the *good ol' boys* all the way back to Belize's first Prime Minister).

The Belize government is often referred to as non-meddlesome. This is still very much the case yet the residents and citizens today are beginning to see a bit more regulation. A few more policies are being enforced; for example, roadside police checkpoints stopping you to see valid vehicle insurance and driver's license. This is considered to be a favorable progress, especially when in regard to people's safety. Belize is still light-years from the over-bureaucratic, red-tape-wrapped governments elsewhere.

## Economy

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As seen throughout Belize's history, logging was its primary industry. This gave way in the 20th century to agriculture with the production of citrus, bananas, and sugar. Tourism then became one of the primary industries. Agriculture still remains and now includes aquaculture (exporting

both wild-caught and farmed seafood. In 2008 petroleum production helped to offset the decline in the tourism sector due to the global recession.

Belize's economy is minuscule by international standards, but you have to keep in mind that it is a small, still-developing country with a trivial domestic market and limited ability for internal taxation. The current gross domestic product is only around US\$3.3 billion. Belize has been forced to borrow from international lenders, including the World Bank.

Additional economic statistics from (in US\$):

Real annual growth rate: 4.5%

Per capita income: US\$7,990

Avg. inflation rate: 2%

Natural resources: Arable land, timber, seafood, minerals.

Primary sectors: Agriculture, forestry, fishing, and mining.

Secondary sectors: Manufacturing, electricity and water supply, and construction.

Tertiary sectors: Retail and repairs, hotels and restaurants, transport and communication, financial intermediation, real estate and business services, community, social, and community services, government services.

Trade: Exports: cane sugar, citrus concentrate, marine products, bananas, clothing, molasses, wood, and crude oil.

Major markets: U.S. (38%), U.K. (30%), CARICOM (12%), and EU (11%).

Imports: US\$2.9 billion: food, consumer goods, machinery and transportation equipment, chemicals, pharmaceuticals, tobacco, mineral fuels, and lubricants.

Major suppliers--U.S. (34%, Central America (16%, Mexico (11%, and China (10%.

## People And Cultures

### Melting Pot

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Belize is a true melting pot of races, cultures, and socioeconomic classes. A total population of only 397,000 and yet Belize is extremely diverse. Mestizo, Creole, Garifuna, and Maya are the largest subsets of peoples and, as if these weren't overflowing with cultural richness, add in Germans, Chinese, East Indians, Lebanese, Palestinians, North Americans, British, and South Africans. Instead of clashing, all things blend together to take on a new identity – Belizean. In fact, due to this blending the statistical institute of Belize is finding it more and more difficult to count individuals into distinct groups, but the best estimates are following:

#### Mestizo

Mestizos make up half of the population in Belize and combine a heritage of both Mayan and European backgrounds. A people and culture more similar to the surrounding Latin American countries than those of the Caribbean, most people identify Mestizo as Spanish. And for good reason; Spanish is commonly their first language and, although most speak English, Spanish is spoken in the home or as a show of friendliness. Mestizo culture demonstrates that, despite its Caribbean and British influences, Belize is very much a part of Central America. If you are a fan of what you would most likely consider Mexican cuisine, you will not be disappointed with the readily-available restaurant and street food.

#### Rice And Beans Versus Beans And Rice

Sounds like the same thing? Similar, but a recognized difference in Belize. Rice and beans, also known as *stewed rice and beans*, is prepared by stewing rice and red kidney beans together along with coconut milk, onion, garlic, and seasoning. Allow the rice to soak up all the flavors and the rice and beans to combine together as one. On the other hand, in the beans-and-rice dish, each is prepared separately. The rice is steamed pristine and fluffy, while the beans are cooked down to a seasoned bean paste or sauce. After serving, you can eat together if you choose. Regardless as to how you prefer, both rice and beans are staples in Belize, where they have taken advantage of turning an inexpensive yet protein- and carbohydrate-rich food into something delicious.



## Creole/Garifuna

Both Creole and Garifuna are descendants from Africa. Creole ancestors were slaves who ended up in what was British Honduras. Today most of the Creole population is in the Belize City area or South toward Dangriga. In Belize *Creole* is also a language; however, different from the French Creole common to the areas of Louisiana. This is a combination of Spanish and mostly broken Caribbean slang English. Creole, also known as *Kriol*, was once described to me by a Belizean as “*weh yu try talk English en yu noh no how*” (when you try talk English and you don’t know how). Garifuna is similar to Creole heritage, but has an additional Caribbean aspect. They are the descendants of African slaves and Carib Indians. The Garifuna population is concentrated mostly in Southern Belize. The Garifuna culture is celebrated by those who are and those just loving the laid-back Caribbean flair alike. Even a national holiday is set aside to honor Garifuna culture. Music is a large part of their traditions, and even more specifically drumming. Drums are still made by hand and are available from musician-quality to tourist-grade.

## Maya

Today in Belize, Maya people makes up approximately 11% of the population, a mere few compared to the 1 to 2 million residing here at the height of their empire. How odd that at present the entire population of Belize is less than a third of what it reached as an ancient civilization! Again, Belize shows its diversity by being home to three completely different tribes: the Yucatec Maya in Northern Belize, the Mopan Maya in Western Belize, and the Kekchi Maya in Southern Belize. You will still find small remote villages of Maya people throughout Belize. The empire may be considered extinct, but the long surviving cultural influence can still be seen every day in the food, fabric, and faces of the Belize people.

## Mennonites

A likely sight, yet surprising to the unsuspecting tourist, is coming up behind a horse and buggy carrying a family wearing bonnets, straw hats, long skirts, overalls—the full old-fashioned garb. For a second you might think you stumbled onto the set of a period movie, but you are still in modern-day Belize. Mennonites make up around 9% of the population. A group of approximately 2,000 of this Anabaptist religious sect of German heritage migrated here in the late 1950s from Mexico (previously leaving Canada in search of seclusion). They made an agreement with the government, exempting them from military service, required insurance programs, etc. Additional groups have migrated since that point and have congregated in communities across Belize. These communities have varying degrees of interpretation or compliance with their traditional rules. The progressive ones drive pick-up trucks and have electricity, whereas the conservative stick with the horse and buggy (the strictest not even

allowing rubber tires on the buggies). It is companies like *Western Dairy* and *Caribbean Chicken*, started by forward-thinking Mennonites, that now supply Belize with dairy, poultry, carpentry, tires, and varying agricultural product.

## Expats

Since 2005 the rate of expatriates leaving their home country behind and putting roots in Belize has been on the rise. But with more than a few people who like to fly under the radar, it is likely there are more than accounted-for. This *gringo* population is substantial and increasing as it becomes easier for interested foreigners to see others paving the way.

## Holidays And Festivals

The people of Belize take their holidays seriously. It is not only the banks that are closed. The majority of businesses are closed or at least observe special hours of operation. It's best to plan accordingly and prepare ahead of time.

### What Is A Bucket Store?

I was still new to Belize the first time I encountered this oddly-named experience. I found myself running low on gas and needing to refuel, around dusk, on what I had forgotten was Good Friday. I pulled into the gas station to find it closed. Still miles from home, I thought to myself, "What do I do now?" Upon asking a local on the street, I invited him into my truck so he could direct me to a *Bucket Store*. In the side yard of a house, I waited my turn for a five-gallon bucket (designed especially for this with spout and handle) to be poured into my gas tank. I paid, thanked my friendly Belizean navigator, and was on my way again. In parts of the country this is common practice whether the traditional gas station is closed or not. In most instances the fuel is gas that has been smuggled across the border.

### Belize Public Holidays:

January 1	New Year's Day
January 15	George Price Day
March 9	National Heroes and Benefactors Day

*varying	Good Friday
*varying	Holy Saturday
*varying	Easter
*varying	Easter Monday
May 1	Labor Day
August 1	Emancipation Day

September 10 National Day / St. George's Caye Day

September 21 Independence Day

October 12 Pan America Day

November 19 Garifuna Settlement Day

December 25 Christmas

December 26 Boxing Day

Festivals are almost as highly regarded as holidays, with the exception that they are celebrated in smaller regions (district or town versus national). Festival events are not commonly set on a specific date, but slide with the calendar to make it a weekend. The weekend can have a loose interpretation, with some festivals starting Thursday evening and going through Monday morning. You can check online or with the Belize Tourism Board for specific dates.

	<b>Event</b>	<b>Location</b>
February 14	Valentine Cycle Race	Belmopan to Guatemala Border
March (early)	La Ruta Maya Belize River Challenge	San Ignacio to Belize City
March (late)	Maya Day	Toledo District
Holy Saturday	Cross-Country Cycle Race	Belize City to San Ignacio
Easter Sunday	Sarteneja Sailing Regatta	Corozal District
May (late)	Cacao Festival	Toledo District
June (mid/late)	Lobster Festivals	Ambergris Caye, Caye Caulker, Placencia
August (early)	Costa Maya Festival	Ambergris Caye
August (mid)	Tres Pescados Slam Tournament	Ambergris Caye
November (mid)	Battle of the Drums	Toledo District

## Education

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The education system in Belize is roughly based on British standards of Form levels. Schools are both public, government-run, and private, religious-based. The majority of religious schools are Catholic, but there are Protestant schools as well. In many areas where only a private school is accessible the government pays the cost of tuition (approximately US\$20 per month) for Belizean citizens. Primary education, up to approximately 14 years of age, is therefore free. About three-fourths continue onto secondary education, but due to financial obligation only a minority complete. The *colleges* in Belize are more similar to a secondary- or high-school level, with most also offering a bit of a stepping stone to University level, known as Sixth Form (or in the U.S. a community college or associate's degree). University is the highest educational level, with only 7% of Belizeans holding a university degree. However, what is not said is that the majority of those with higher education, either from universities within Belize or those who received degrees abroad, are no longer in Belize. It has created a "brain drain," due to many of the brightest seeking to pursue opportunities elsewhere. Overall, with the primary education standard, Belize holds a high rate of literacy for Central America, at about 83%.

## Attitude Toward Foreigners

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If you are Caucasian, you are a *gringo*. Do not take this as an insult, or with the connotation that you are going to be swindled. It is simply a description. You may also hear "clear" or "clear-skinned" meaning white. In Belize many people are not as politically-correct as we may have gotten used to in our cultures. Belizeans often use descriptions like "black", "clear", "thick", "thin", "old", etc.

Belizeans are extremely welcoming people. They will want to get to know you; they will want to be your friend. For the vast majority this is simply genuine and without ulterior motives. The biggest influence on a local's attitude toward you is your attitude and behavior. Keep this in mind from the beginning of your interactions in Belize because, as with everything, first impressions are important. Don't be the ugly foreigner. Treat everyone with respect, and you in turn will earn respect. This is also extremely important in Belize because in many ways it has a small-town atmosphere. You never know who is going to be family, friends, neighbors, schoolmates, etc. This can help you, but it could also be detrimental if you are not careful.

One of the easiest mistakes to fall into is being too generous. Belizeans are going to assume you are rich. And to be honest, you are, in comparison to their standards. The majority of the population cannot comprehend our standard of living. If you are simply the guy who buys them beers or gives them a big tip, that is who they are going to see you as (and that is what they are going to expect). Have your interpersonal generosity match your financial generosity. Ask questions, let them tell you a story or help you, get to know them and they will see **you** instead of a big dollar sign.

In Belize there is a Creole saying *Dis fo we* (“This for we”). This is not necessarily displayed outwardly to foreigners in attempt to exclude them. It is more a show of their fierce independence and mentality that some issues should stay among themselves. Belizeans are sensitive to how they are portrayed to the outside world. As a young country, it is as though sometimes they are trying to prove themselves on the worldwide scene.

## Fact-Finding Visit

### Preparation

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#### When To Go

Most travel occurs in the dry seasons of winter and spring, as they are more conducive to moving around than wet seasons. With the bulk of travel between Thanksgiving and Easter, when the majority of North America is cold, its residents are eager to leave the snow behind and escape to a warm, tropical destination. Alternatively, one school of thought is to visit during the rainy season when the conditions are least favorable, allowing you to make an informed decision as to year-round circumstances. (Also see *Climate*, page 7.)

#### Passports And Visas

Visitors to Belize are required to have a valid passport with at least six months prior to its expiration. Travelers should also possess (although this is rarely verified by officials a return ticket, and be able to monetarily support themselves during their stay. Visas are not necessary for citizens of the United States, Canada, the United Kingdom, the European Union, Mexico, Norway, Hong Kong, Australia, New Zealand, and CARICOM countries. Upon arrival to Belize, an immigration official will stamp your passport with a 30-day visitor’s permit. Visitor’s permit stamp can be renewed at the cost of US\$100. Belize does not have an entrance fee. An exit fee is due when leaving the country.



If departing by air, the fee is US\$35.50; this charge may have been included in the airfare ticket price. If departing by road, the fee is US\$18.75.

## What To Bring

When packing for Belize think *light and casual*. Light-weight, light-colored, comfortable clothes will lend themselves well to the environment, climate, and activities. Athletic shoes suitable for expected terrain (e.g., hiking boots if you are headed deep in the jungle, otherwise walking shoes should be adequate) plus a pair of sandals are recommended. A swimsuit is recommended for the plethora of water activities and many resort pools. Visitors may not be accustomed to the tropical sun's high ultraviolet index, so be sure to include sunscreen, sun glasses, hat, and after-sun lotion. Insect repellent can prove a savior if you find yourself in a buggy situation. It is ideal to have a credit card, an ATM/debit card (see ATMs, page 51), and U.S. cash in bills smaller than US\$100. Most hotels accept major credit cards, but otherwise the majority of transactions are cash—*cash is king*. Additional items suggested are first-aid basics and spare glasses/contacts.

You can leave expensive watches and jewelry at home. They are not necessary, and why take the risk of loss or theft. Also, there is no need for electrical converters; electricity is supplied via the U.S.-standard two-prong plug at 110 volts.

## Transportation

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### Arriving To Belize By Air

Located outside of Belize City in the small town of Ladyville, the Philip S. W. Goldson International Airport (*BZE*) is the international airport for all of Belize. *BZE* accommodates multiple daily flights from the United States. Runway expansions completed in 2008 were accompanied by much talk of direct flights from Europe. However, airports in Belize currently do not meet the European airlines' criteria for service. You should check with servicing airlines directly for schedules as some do not maintain daily service during low-season travel periods (June to October).

**Airlines serving BZE from U.S.:**

	<b>Departs from</b>	<b>Website</b>
<b>American Airlines</b>	Miami; Dallas; Charlotte	<a href="http://www.aa.com">www.aa.com</a>
<b>United Airlines</b>	Chicago; Houston; Los Angeles; Denver; San Francisco; Newark	<a href="http://www.united.com">www.united.com</a>
<b>Alaska Airlines</b>	Los Angeles	<a href="http://www.alaskaair.com">www.alaskaair.com</a>
<b>Southwest Airlines</b>	Houston	<a href="http://www.southwest.com">www.southwest.com</a>
<b>Delta Air Lines</b>	Atlanta	<a href="http://www.delta.com">www.delta.com</a>
<b>JetBlue</b>	New York	<a href="http://www.jetblue.com">www.jetblue.com</a>

**Airlines serving BZE from other international locations:**

<b>Copa Airlines</b>	Panama City	<a href="http://www.copaair.com">www.copaair.com</a>
<b>Transportes Aéreos Guatemaltecos</b>	Guatemala City	<a href="http://www.taca.com">www.taca.com</a>
<b>Tropic Air</b>	Cancún, Chetumal, Roatán, San Pedro Sula	<a href="http://www.tropicair.com">www.tropicair.com</a>
<b>West Jet</b>	Calgary, Toronto–Pearson	

**Arriving To Belize By Land (Via Mexico)**

Although most visitors arrive directly into BZE, others travel down the coast of the Yucatan Peninsula from Cancún. This stretch of Mexican coastline known as The Mayan Riviera is quickly growing in popularity as a tourist destination and leads south toward Belize. Chetumal, capital of Mexico's Quintana Roo state, is situated less than 10 miles from the Northern border of Belize. If traveling in this region of Mexico already or choosing to take this more economical method, bus service is available. ADO ([www.ado.com.mx](http://www.ado.com.mx)) is the main bus service with routes from Cancún and Playa Del Carmen to Chetumal. You can board the bus to Playa Del Carmen directly at the Cancún International Airport, then in Playa Del Carmen catch the bus to Chetumal. From the Chetumal autobus depot a taxi or private transport can be arranged to the border.

The Mexico/Belize border has a duty-free zone designed for Mexican citizens to shop, gamble, eat, and return to Mexico without paying duty or import fees. Acting as a no-man's-land between countries, it is not self-explanatory for the first-time traveler. First, you officially depart Mexico (stamp passport, no exit fee), then you can proceed through "The Free Zone", as it is more commonly known. At the Belize border, you (and all your belongings) must exit from

the vehicle, walk through the customs and immigration building completing the same protocol you would if flying directly into the country (see *Passports and visas*, page 22).

## Getting Around Belize By...

### **Air**

Somewhat surprising given Belize's small geographic size, yet due to island destinations and varying road conditions, the fastest and easiest way to move about is via small propeller planes. Flights from the mainland to islands are approximately 20 minutes, costing between US \$50 to US\$150 depending on departure and arrival locations. Puddle-jumper flights—as they are known—are provided by two airlines, Tropic Air and Maya Island Air. Both have several daily scheduled flights among the seven airstrips and international airports throughout the country. With the frequency of flights and ease of travel, it is feasible to arrive minutes prior to time of flight, purchase ticket, and jump aboard. Nonetheless, if you know your plans it is best to make a seat reservation (especially on the last flight of the day, as a small group, or with strict time schedule). To make reservations simply call ahead to departure airstrip and give the name(s) of passenger(s) for the flight.

### **Car Rental**

Four-wheel drive vehicles are mandatory. They are capable of handling the variety of road conditions that Belize can present: unpaved roads, mud, steep inclines, open drains in cities, and water over paved roads. You may not encounter these conditions, but when your safety is in jeopardy it is better to be safe than sorry. The size and style of the vehicle is not as significant. A smaller vehicle has benefits, considering some of the narrow streets, parking options, and fuel costs. Several auto rental companies are conveniently located at the Philip Goldson International Airport. Rental agencies accept payment via credit card and honor licenses from country of residency, but a valid driver's license must be presented. Ask if they have a map of Belize City. Most have disposable ones; it is the freebie-type with advertisements plastered in free space, but it will come in handy. The airport main parking lot separates the strip of car rental offices from the airport curbside.

### **Boat**

Water taxis ferry passengers back and forth from mainland to island as well as among the island chain. Travel via water taxi is inexpensive and offers a firsthand experience of the beautiful waters of the Caribbean. Most boats are semi-enclosed and, depending on demand, between 30 feet and 50 feet in length, with full capacity between 40 and 70 passengers. Although it is a high-speed water taxi (approximately 30 mph), it is a slower-pace mode of transportation, with the trip from Belize City to Caye Caulker taking approximately 45 minutes (and then an additional 30 minutes continuing to San Pedro) versus a 20-minute flight. Two companies operate multiple trips daily to and from Belize City, Caye Caulker, and San Pedro with prices starting at US\$18 one-way. Purchase tickets and catch your boat at one of the two locations in downtown Belize City. The Caye Caulker Water Taxi Association's marine terminal is at the foot of the Swing Bridge on Front Street. The San Pedro Belize Express Water Taxi is also on Front Street (111 N Front St.) between the Swing Bridge and the tourist village. Both companies now have the same owner, meaning their schedules may begin to complement each other instead of directly competing.

Connecting the northern part of the country with the islands is another service. The Thunderbolt is a high-speed water taxi running twice daily (7 a.m. and 3 p.m.) from Corozal Town to and from San Pedro. Price is US\$42.50 for a round-trip ticket, and the duration is approximately two hours. Board your boat at the main public dock just off the triangle-courtyard intersection of 1st Avenue and 2nd Street South.

The most recent water taxi service, starting in late 2009, provides transport from San Pedro to Chetumal, Mexico. This traffic is mostly San Pedro residents going to and from Chetumal to take advantage of the many conveniences a metropolitan area has to offer (shopping, medical care, theaters, etc). The price is US\$90 for a round trip that takes approximately 90 minutes, but to those who have a case of "island fever" it's the perfect escape.







### **Taxi/Shuttle**

Leaving from the International Airport, a row of official taxis (bearing green license plates) are available. Most carry arriving passengers the 20 minutes from Ladyville into Belize City at the rate of US\$20. Taxis allow you to maneuver within Belize City, but are not ideal in more rural areas or as transport throughout the country.

Shuttle services provide transportation and are on call for your travel needs. Rates vary, due in some part to fuel prices, and you should get a specific price quote when requesting each transport. A private shuttle is most common, but now some services are also starting to offer combined passengers and/or groups, as sharing the cost brings down the price for each individual. You can check with the company to inquire if they have any other transports around your time frame and that you would be willing to share the ride (sometimes they don't suggest it themselves because if there are multiple paying customers it's more business for them).

### **Bus**

Bus service throughout the country is extremely inexpensive and is the common means of transportation for Belizeans. Most buses are old school buses that have been repainted to reflect company of service. They do not have air conditioning or bathrooms, and flagging one down sometimes requires standing in the road (I have seen a bus roar by anticipating passengers not aggressive enough). Travel is slow, with many stops between destinations. Needless to say, tourists are not widely advised to and rarely use the bus system. Still, if you have plenty of time and a huge sense of adventure it is possible to see all three major highways routes (North, West, and South) for about US\$15.

## **Sample Itineraries**

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### **One Week**

With a relatively short trip, making prior arrangements where available will best maximize your opportunities. You will be able to see more if you have an itinerary and reservations at hotels, excursions, rental cars, etc. The itinerary below is customizable to your own wants, but the route allows you to see the most in a short period of time with as little back-tracking as possible.

**Day 1: Arrival;** Fly into the International Airport, take transport up the Northern Highway to Corozal Town.

**Day 2:** Explore **Corozal** area (tour Mayan Ruin of Lamanai, visit expat community of Consejo Shores, bicycle around town).

**Day 3:** Take flight (or water taxi) to **San Pedro** (Rent a golf cart to tour Ambergris Caye)

**Day 4:** Explore the Islands. Get out on the water (snorkel trip to barrier reef, fish with a guide, kayak, sail, swim, beach, etc.)

**Day 5:** Catch water taxi (or flight) to Belize City, get taxi to the International Airport, rent a car, and drive the Western Highway to San Ignacio.

**Day 6:** Explore **Cayo** District (tube down a river, zip-line through the jungle canopy, horseback ride through rainforest, discover Mayan caves).

**Day 7: Departure;** Drive back to Belize City, return rental car, fly back out of the International Airport.

## Two Weeks

Two weeks of travel will allow you to see a great deal of what Belize has to offer. This also gives you the luxury of being much more flexible. Again, the suggested itinerary below is customizable and you can make some decisions or changes on the fly. Take the route of travel as the basis to start from.

**Day 1: Arrival;** Fly into the International Airport, take flight (or water taxi) to **San Pedro**.

**Day 2-4:** Explore the Islands—see Ambergris Caye and get out on the water (rent a golf cart to tour the island, snorkel trip to barrier reef, fish with a guide, kayak, sail, swim, take a day trip via water taxi to Caye Caulker, etc.)

**Day 5:** Catch water taxi (or flight) to Belize City, get a taxi to the International Airport, rent a car, and drive the Northern Highway to Corozal Town.

**Day 6-7:** Further explore **Corozal** area (tour Mayan Ruin of Lamanai, visit expat community of Consejo Shores, bicycle around town, take a transport east to the fishing village of Sartenaja)

**Day 8:** Drive back down Northern Highway to Western Highway toward **Cayo District** (stop along the way at the Belize Zoo)

**Day 9-11:** Further explore Cayo (tube down a river, zip-line through jungle canopy, horseback ride through rainforest, discover Mayan caves or ruins, see tallest waterfall in Central America)

**Day 12:** Drive south via Hummingbird Highway to **Placencia** (stops on the way are: St. Herman's Blue Hole National Park, Cockscomb Basin Wildlife Sanctuary-Jaguar reserve)

**Day 13:** Further explore Placencia (relax on the beach, cruise Monkey River, tour Mayan ruin, take a trip to Punta Gorda; Hopkins; Dangriga)

**Day 14: Departure;** Drive to Belize City, return rental car, fly back out of International Airport.

## Housing Options

### Rental

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Whether it's a single-family residence, apartment, or condominium, renting can be a great way to experience Belize without the long-term obligation. It's an ideal way to make sure it is the right fit for you before making a permanent move. Sometimes getting your feet on the ground, meeting people in the community, and learning the area can pay off immensely in allowing you the inside scoop. You never know what opportunity might become available, that you can jump on. Renting can also be the solution while waiting for your permanent residence to be built or completed.

#### Sample Rentals

**Corozal Town, Corozal**

One-bedroom, one-bath, 56-square-meter apartment. Includes kitchen, living room, and a veranda with bay-front water view. US\$1,000 per month.

**San Ignacio area, Cayo**

Three-bedroom, two-bath, 163-square-meter house on 5 acres. An open floor plan for the living room, formal dining area, and kitchen with Mexican tile floors throughout. Includes a garage and several terraces. US\$2,000 per month (with at least a one-year contract).

**Ambergris Caye**

One-bedroom, one-bath, 102-square-meter condominium. Ocean view unit on second floor with private balcony. Resort amenities include pool, restaurant, and bar. US\$2,000 per month (with at least six-month contract).

**Placencia Peninsula**

One-bedroom, one-and-a-half bath, 93-square-meter house on half acre. Hardwood finished throughout. Directly on the lagoon waterfront. US\$1,800 per month (with at least a one-year contract).

*\*available for rental at time of publication; merely a reference for what you may find offered*

Finding a rental property can be unusual. You can spend a good bit of time investigating via Internet search, as several are listed by property-listing websites. One suggestion is working with real estate agents. They have their finger on the pulse of the housing market and have learned that international market rentals can be the right step. If it's an option for you, word-of-mouth can be the easiest and most economical means. Ask around--you never know who is going to be able to point you in the right direction.

## Purchase

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### Land Ownership

In comparison to many Central American and even Caribbean countries, Belize is a dream in regard to property ownership. First, there are no restrictions against foreigners owning property. Second, due to it being based in Common Law traditions, land is conveyed with clear title and, because of that, title insurance is available. Third, the contracts (like everything in Belize) are in English. What more do you need to know?! You don't have to deal with land leases, messy titles coming back to bite you, or confusing contract jargon in a foreign language.

All joking aside, purchasing real estate is never a matter to be taken lightly, and you should make sure you are aware of the process and taking the proper precautions to safeguard your investment. Plus, let's not forget, you are still dealing with real estate in a developing country. Real estate agents are not licensed and there is no official multiple listing service (MLS). Instead, you are going to have to do your homework. The only requirement to sell a parcel is that it has road (this does not mean paved) access to it. There is no legal recourse for the buyer even if the seller does not provide full disclosure. For instance, what looks high and dry in the winter/spring might turn into a swamp in the wet season.

As with any purchase, *buyer beware* applies. It is also strongly recommended that you do not buy property site-unseen. Lastly, in regard to developments, do not fall for the overly-grandiose future dream. Do your research on the project and the people involved, and if you can get early pricing it can be an excellent investment, but keep in mind that the end result may not be what was promised.

## Process Timeline

The standard purchase process starts with the buyer and seller signing a purchase contract. At this time, the buyer deposits 10% of purchase price into an escrow account. A title search is then conducted by a local attorney, meaning they verify the status with the land register for charges, reservations, encumbrances, or liens; this is also when title insurance can be obtained. Following a successful inspection, an opinion of title will be issued. Once that step is completed, the balance of funds and any closing costs (including stamp tax) are deposited into the escrow account and sale is finalized. The title is issued in the buyer's name. From start to finish the process should take between 30 to 60 days, although, as with any real estate purchase domestic and international, snags can delay it.

## Insurance

Title insurance is available, specifically through the First American Title Insurance Company ([www.firstam.com](http://www.firstam.com)). A buyer or a lender can obtain a policy insuring an investment in Belize, and the policy states that the coverage will be interpreted under the law identified in the policy (the United States in case of First American). Planned developments may already hold a master title insurance policy, so be sure to inquire. It is a relatively painless process and well worth it for the ability to simply make claim to insurer directly if you ever find yourself in an assortment of real estate nightmares: dispute over ownership (including forgery), liens, right of access to land, etc. On a side note, squatter's rights are of little concern, unlike elsewhere in Central America. Belize has anti-squatting laws stating that a title claim can only be presented to the Supreme Court of Belize if they can prove continuous and undisturbed possession for 12 years on registered land.

Local insurance companies, which are re-insured through U.S. and European carriers, offer comprehensive insurance (including hurricane storms). Rates vary from approximately 1.5% for concrete structures to 2.5% for wood structures. Deductibles are typically 5% of the total insured for storms and less for fire.

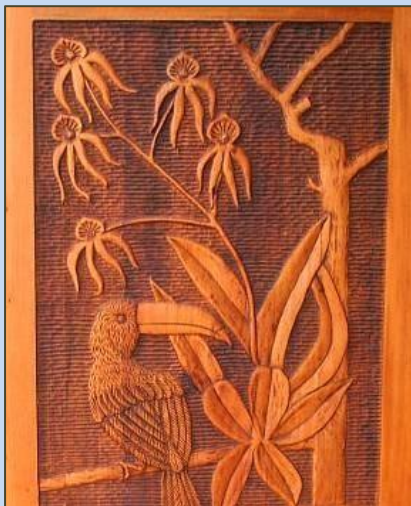


## Construction In Belize

A common denominator to renting, purchasing an existing structure, or building your own, is the fact that construction in Belize is not as standardized as you are accustomed to. This is obvious by looking at even some of the smallest details; the electrical outlets and light switches at random heights, mismatched finishing, etc. Those are only cosmetic, but it may not stop there. It's paramount to keep in mind that building codes such as you would find in the coastal Southeastern United States (storm regions) do not exist.

- If you are buying an existing structure, find out what you can about the integrity of the building. And if this is not an area you feel comfortable, ask a bipartisan engineer or contractor to take a look.

- If you are building your home make sure you are working with a builder that understands your degree of standard. Do not assume anything; make sure it is stipulated in plans, contract, etc. With that said, in many cases I am impressed with the simple time-tested classic construction in remote locations with a subpar building goods supply chain. Many professionals have learned how to build in this tropical environment, and it might remind you of the saying K.I.S.S. (keep it simple, stupid). Don't expect the intricate roof lines and design features. Instead you can add the elaborate finishing touches by taking advantage of the economically priced Central American clay tiles and hardwoods.



One-of-a-kind hand-made trims, doors, furniture, and accessories made out of indigenous Belizean hardwoods are the best of what Belize has to offer. It's local, it's functional, and it's art! The hand-carved door pictured to the left is made by Kim Longsworth at: Bessa Décor [bessa\\_decor@yahoo.com](mailto:bessa_decor@yahoo.com) 2 1/2 miles Santa Elena Road P.O Box #278 Corozal Town Phone: (501)660-1413, (501)663-6388.

## Transfer And Property Taxes

Transfer tax: Known as “Stamp Duty,” it is a 8% tax after the first US\$10,000 of the sales price (the first US\$10,000 are exempt). Previously this tax was 15% for foreigners and, needless to say, it was sometimes a deal breaker for potential investors.

Property tax: In an attempt to keep property purchase attainable the government has a low property tax, based on a valuation of the land price. Property tax is levied and controlled by the respective city councils in each district. Within the City of Belmopan the rate of property tax is set at 2% of the site value as assessed by the Belmopan City Council. On the other hand, the Belize City Council utilizes the rate of 2.5% of the assessed value.

## Agents And Attorneys

As said earlier, it’s not mandatory to be licensed to act as a real estate agent. Agents run the gamut from extremely professional to downright sleazy. Two agent organizations, the Belize National Association of Realtors (BNAR) and the Association of Real Estate Brokers of Belize (AREBB), are known to have reputable members. Real estate agents usually charge both the seller and buyer 2% to 5%.

Attorneys-at-law are of course authorized to practice law. Real estate attorneys receive a 2%-3% commission of the sale price.

Below are a few that come with high recommendation:

### Real Estate Attorneys

- **Ryan J. Wrobel**, Wrobel & Co., Attorneys-at-Law; 15 F Street, P. O. Box 420, Belize City; Phone: (501)223-1013; [info@lawbelize.bz](mailto:info@lawbelize.bz); website: [www.lawbelize.bz](http://www.lawbelize.bz)
- **Denise Courtenay**, Courtenay Coye LLP; 15 A Street, P.O. Box 234, Kings Park, Belize City; Phone: (501)223-1476; Email: [advice@courtenaycoye.com](mailto:advice@courtenaycoye.com); Website: [www.courtenaycoye.com](http://www.courtenaycoye.com)
- **Tania M. Moody**, Barrow & Williams; Email: [attorneys@barrowandwilliams.com](mailto:attorneys@barrowandwilliams.com); Website: [www.barrowandwilliams.com](http://www.barrowandwilliams.com)

## Real Estate Agents

- **Jonathan Lohr**, Ceiba Realty; 76 Western Highway, Santa Elena Town, Cayo District; Phone: (501)824-4050; [Email: properties@ceibarealtybelize.com](mailto:properties@ceibarealtybelize.com); [Website: ceibarealtybelize.com](http://ceibarealtybelize.com)
- **Hugo Moguel**, Vista Real Estate13 [Email findyours@vistabelize.com](mailto:findyours@vistabelize.com); [Website: www.vistabelize.com](http://www.vistabelize.com)
- **Macarena Rose**, Rainforest Realty; [Rainforest Realty](http://Rainforest Realty); [Website: www.rainforestrealty.com](http://Website: www.rainforestrealty.com)

## Running The Numbers

Let's run through some basic calculations. What is the comprehensive cost of a potential purchase? Let's say the property is US\$150,000 for .5 acres of land on the waterfront.

<b>Sale price</b>	\$150,000	
<b>Attorney fees (2.5%)</b>	\$3,750	
<b>Stamp duty tax</b>		
<b>150k-10k = 140k (5%)</b>	\$7,000	
<b>Title Insurance (0.5%)</b>	\$750	
<b>Annual property tax</b>		
<b>\$5,000 per acre (1%)</b>	\$25	
	<b>\$161,525</b>	<b>Total (US\$)</b>

## Location-Location-Location

### Island Style

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#### Ambergris Caye

Approximately 15 miles off the coast of the mainland is the barrier island of Ambergris Caye, with the town of San Pedro. Ambergris Caye is roughly 25 miles in length North to South, and San Pedro is near the Southern end. The area got its start as a scuba divers' heaven and was the base-camp for those who came from around the world to dive the largest barrier reef in the Western Hemisphere including the Great Blue Hole atoll. Today it is still the departure point for divers, but it has also turned into a lovely coastal community, home to both residents and tourists alike.

Ambergris Caye is overflowing with island charm. Trade in your car, because you'll only need a golf cart here (and you might want a boat, too). In town the shoreline is filled with resorts, small hotels, restaurants, and bars. You can walk the beach as you would a street. Stretching both north and south from town, it becomes more private (and quiet). Areas are reached by golf-cart path, or the Island Ferry has its multiple daily runs to transport passengers to and from town.

Ambergris is a beautiful island populated by an easy-going crowd of people, offering plenty of water-related activities; regardless if you prefer lazing on the beach or taking advantage of the fishing and diving of its warm, tropical, picturesque waters. However, it is these same attractions that draw more tourists (other than cruise ship passengers in port for a few hours) than any other area of Belize.

The real estate opportunities on the island are not quite the steals they were back in the 1980s (but neither is anywhere else), and you can still find a place to call your own on a Caribbean island for a moderate price. Plus, if your tastes are more luxurious, Ambergris Caye is also home to some lavish resort communities and estates. A few examples follow:

- [Grand Baymen](#), a condo resort in San Pedro Town offers studio units starting at US \$320,000. Larger units are available. The project is on four acres and boasts garden space, fitness club including pool and tennis, and all within a half mile of San Pedro Town center.

- Apartments within resorts are a popular choice among expats. They offer beachfront living with all the amenities of a resort: pool access, restaurants, manicured gardens, event space, etc.
- Private residences, though not as common, also become available on Ambergris. For example: an eight-bedroom, five-bath villa on the beach, 3.5 miles south of San Pedro Town, with a pier and infinity pool is on the market.

## Private Islands

The dream of living on a private island is still a possibility in Belize. The dream, as many people have realized, is better than the reality when you consider the logistics and isolation of a residence in a remote destination. But if seclusion is what you are seeking, it is an option.

- Approximately 20 minutes offshore of Belize City by boat, a private, 3-acre island adjacent to the Barrier Reef is for sale. It comes with a two-bedroom, two-bathroom, two-kitchen house equipped with amenities.
- The 7-plus-acre Hicks Caye, just 10 minutes by boat from Belize City, is on sale.

## Tropical Pioneer-Front (Western Belize)

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### Cayo District

If you choose to keep your cool in a hilltop retreat surrounded by exotic hardwoods, the Cayo District is for you. The lush green hills of Cayo are literally surrounded by archaeological sites as well as recent oil and gold finds. Cayo is a place where you might meet archaeology doctorates, field engineers, and an organic teak tree farmer.

San Ignacio is 72 miles west of Belize City and 22 miles from Belmopan on the Western Highway. With 20,000 residents, the San Ignacio area is the second-largest community in Belize. San Ignacio and her once-separate sister city St. Elena (on the opposite side of the Macal River) are now considered one community. In San Ignacio, 9 miles from the border with Guatemala, you can experience convergence of centuries and cultures.

Bring your sense of adventure for Cayo. Upon their first visit many newcomers liken it to the “wild west”. The area also draws the eco-friendly tourists who want to explore caves, horseback ride, climb Mayan ruins, and cool off in one of the many waterfalls.

You might find yourself at ease in one of these settings Cayo presents:

- “Independent Together”  
Not far from San Ignacio, near the village of Santa Familia, the off-grid community of [Carmelita Gardens](#) is being established. The planned development hugs the shore of the Belize River and offers home sites sized for cottages or villas, surrounded by orchards, organic gardens, and ponds. It fulfills the neighborhood aspect and at a range of price points.
- Farm property or family retreats  
For example: A beautiful 127-acre farm on the Mopan River outside of San Ignacio went for sale for US\$850,000. The property features approximately 3,000 feet of river frontage and acres of citrus, tropical fruit trees, and hardwoods including young teak and mahogany. Two Mediterranean-style villas totaling 2,400 square feet combined sit atop a hill providing exceptional views of the estate and the Mopan River valley.

### My Family’s Place

My own family has scooped up a rather large parcel (100 acres) with the idea of establishing a family estate. A place to keep in the family for generations to come. A home for all to gather on vacations or for celebrations, where we can walk the creek bed by the naturally-flowing stream, sway in hammocks in the shade trees by the pond, or recall stories old or brand-new on the porch.



For property where water and electricity (on the grid or alternative supply) are accessible, housing can be simple or even a work-in-progress if you choose. Prefabricated cabins can allow you the opportunity to add in stages or act as a temporary fix if you desire something larger or of masonry construction. Check out the Mennonite community of Spanish Lookout for multiple manufacturers.

As a family we've also considered making the place a teak tree plantation like the adjacent property. The idea is still a bit ambitious for us now, but the possibility is exciting, and so is the idea that the land could be so many different things to the people we love and a legacy for those to come.

## Bay Views (Northern Belize)

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Protected blue-green waters, abundant fishing, and proximity to Mexico make the Corozal District the ideal location for many expats. Not only is the bay protected by a narrow opening and barrier reef, its orientation causes it to often drain rather than flood during tropical storms. The Maya built their ancient bayside city of Cerros to take advantage of these same features. The largest industry for the Northern part of Belize is sugar cane. The area is rural in nature with local villages spread throughout.

### Corozal Town

Set on the Bay of Corozal (although actually a portion of the Bay of Chetumal is the capital of the Corozal District—Corozal Town. It is a relatively quiet area with a little over 9,000 residents. Corozal, as the locals call it, is a laid-back small town with the basic amenities of banks, restaurants, shops, doctors, and dentists. A charming town square park with post office, government building, and an old-brick clock tower overlooking the activities of the square. On Sunday afternoons, locals gather along the seawall to picnic with their families. One draw to this area is the proximity to Mexico--the border is 10 miles away. Just over the border is the city of Chetumal and access to franchise stores such as Sam's Club and a wider variety of goods. This is a supply chain not as readily available to the rest of Belize.

#### □ Consejo Shores

One of the oldest enclaves of expats in Belize is 7 miles north of town, the area of Consejo Shores. Palms, coconut trees, and local flowering shrubs line a 0.4-acre lot in the

waterfront community with a two-bedroom home fully furnished. Positioned only a few minutes' walk to the seafront.

## Bayside

Waves gently lap against the shore. Mangroves protect the shore line, but just inland you'll find the hardwoods that made Belize famous. In fact, the area was once a center of *chicle* production. Hundred-year-old sapodilla trees in the area still illustrate the scars from *chiclero's* knives.

- **Sarteneja**

The most eastern tip surrounding the Bay of Chetumal is the charming fishing village of Sarteneja. It enjoys the same protected waters as other communities on the bay, but is much closer to the reef and the Caribbean. Local boat builders use local hardwoods to create crafts that are as beautiful as they are functional. A three-bedroom, three-bathroom, newly-constructed house with waterfront views is available.

## Southern Seclusion (Southern Belize)

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Southern Belize is a rain forest oasis on the Caribbean coast. If you dream of wiggling your toes in the sand or exploring the tropical jungles, you'll find yourself at home at the end of the Hummingbird Highway in the Stann Creek District. The locals of Southern Belize have two strong cultural heritages: Garifuna and Mayan. See more on their cultures in the *People* section. Traditional Mayan villages of today and the ancient ruins of centuries past dot the jungle. At the same time, the Garifuna, sometimes also called Black Carib culture, is thriving among the inhabitants of towns on the water, Dangriga being one of the most well-known.

The area is growing in popularity. It was once a desolate area in the summer (rainy season). However, it is now starting to see more interest in year-round living. A few new features, including newly-paved roads, are making this possible.

## Placencia Peninsula

Placencia is a village on the tip of a peninsula around 40 miles south from Dangriga in the Southern end of the Stann Creek District. The Placencia Peninsula is approximately 16-miles long and houses three communities: Placencia Village, Maya Beach, and Seine Bight. Placencia is a coastal fishing village with a steady temperature and climate whose beaches are considered the best on the mainland.

Situated on this spit of land, your view is the Caribbean to one side, and across the lagoon on the other side your view is the Maya Mountain range.

A few options available:

- **CocoPlum**

CocoPlum is a planned secure, gated community with villa condominiums, a boutique hotel, and over 100 home sites in a range of sizes. The concept combines a neighborhood environment with luxury resort living and amenities.

- **Condos on the beach**

You can find a few different condominium projects, both new or resale. For example, a two-bedroom, two-bath spacious luxury condo on the Caribbean with breathtaking views is for sale.

## The Move

### Qualified Retirement Program (QRP)

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The QRP was instated by the Belize Tourism Board (BTB) in 1999. It has evolved along the way, but the concept remains to entice international retirees wanting to reside at least part-time in Belize, by smoothing out the process and offering incentives. To qualify for the QRP you must be at least 40 years of age, have an income from a source (pension, annuity, etc.) outside of Belize of at least US\$2,000 per month per household, and reside in Belize at least 30 consecutive days annually. The benefits of this program are that you are able to import free-of-duty personal household effects and means of transportation including a vehicle, boat, and plane. Plus, as a QRP you do not pay any Belize taxes or duties on income or proceeds (including work being performed or from investments) received from a source outside of Belize.

Remember, though, that if you're an American, you will always carry your U.S. tax obligation and must file an U.S. tax return every year. However, with careful planning, many individuals are also often able to reduce their U.S. tax burden. For instance, if you spend less than 35 days physically present in the United States each year, then you are able to claim the foreign-earned-income exclusion, thereby exempting you from tax on your first US\$130,000 for fiscal year 2025. You should consult a [tax professional](#) on your best options.

### Not Your Parent's Retirement!

"I moved to Belize as a QRP retiree, but I wasn't seeking "retirement" in any conventional sense. My goal was--and still is--to remain active and to participate fully in life. In the spring of 2008 I took the leap from a fast-tracked life in the San Francisco Bay area, working my way up the corporate ladder, to a new life in a former fishing village on the sand-fringed shores of a Caribbean island... I totally changed my lifestyle and the way I spend my time.

"Today I can walk out of the duplex that my husband designed and built, and take a five-minute walk over to the fitness club we also built and operated. Mike and I indulged our entrepreneurial inclinations before I became a QRP. We opened the San Pedro Fitness Club in 2003, while I was still working in California. In January of 2008 we sold it to form a joint venture with a developer. Now we're involved part-time in their new community Grand Baymen Belize.

"There are some restrictions to working as a QRP. One can't take a salaried job away from a Belizean, but it's possible to become a QRP and still own a business, especially if you create jobs for Belizeans. The San Pedro Club we built is now being leased to a great young couple from London and it still employs a number of local Belizeans.

"Things have changed a lot since I moved here. Retirement has given me the chance to expand my skills and focus on more creative endeavors. I find these tasks much more satisfying than corporate politics. Every day we are living our 'retirement' dreams on our adopted *isla* paradise. For me, nothing compares with the Caribbean--the color and clarity of the water and the abundance of life in the Caribbean Sea. I feel so fortunate now to be able to call this Caribbean island home.

"Have we gone through our fair share of difficulties? You bet. Do I think it was a mistake? No way! It was all part of the adventure and the experience..."

Ann Kuffner, Full-Time Ambergris Caye Expat

You will need a fee of US\$150 submitted with the application and the following documents:

- An official statement from a bank or a financial institution certifying that the applicant is the recipient of a pension or annuity of a minimum of US\$2,000 per month per household (not US\$4,000 per couple). According to the BTB, if substantiated by a financial institution in Belize that the necessary money has been deposited, the US\$2,000 can be a total sum comprised of any multiple sources (including U.S. Social Security income and investment income).
- A certified copy of the birth certificate for the applicant and each dependent.
- A marriage certificate, if applicable (and spouse is entering as a dependent).
- A police record issued within one month prior to the application by the applicant's last place of residency.
- A copy of the medical document certifying that the applicant and each dependent have passed a complete medical examination including an HIV test.
- Color copies certified by public notary of complete passport (including blank pages) of applicant and each dependent.
- Four front and four profile passport-size recent photographs of applicant and each dependent.

Upon acceptance into the program, a program fee of US\$1,000 for the applicant and US\$750 for each dependent is due. At this time, an additional US\$200 per person is required to issue your QRP Card. This card can then be your proof of identification within the country instead of your passport.

The Belize Tourism Board is extremely proud of the program and can be helpful throughout the process. For more terms and conditions, see their website here [www.belize tourism board.org](http://www.belize tourism board.org).

## Application

A sample application follows to help demonstrate information required.



## APPLICATION FORM FOR RETIRING IN BELIZE

*Please print and mail to:*

**Belize Tourism Board**  
P.O. Box 325  
64 Regent Street  
Belize City, BELIZE

**Contact Information:**

**Tel:** +501-227-2420  
**Fax:** +501-227-2423  
**Toll Free:** 1-800-624-0686

Important:

- Please read all the instructions carefully before completing this form.
- All particulars must be fully stated in block letters.
- Incorrect or incomplete statements may result in delay or refusal of the application. If any error is discovered after status has been granted the applicant's status may be revoked.
- Applicants may use the services of a local attorney or accountant when processing the application.
- All payments must be made in US cash or a cashier's cheque.

### PERSONAL INFORMATION

1. Full Name:			
2. Name at Birth: <i>(if different from above)</i>			
3. Date of Birth:	Month:	Day:	Year:
4. Place and Country of Birth:		5. Nationality:	
6. Permanent Address: <i>(in Full)</i>			
7. Intended Address in Belize: <i>(in Full)</i>			
8. Passport Number:		9. Place of Issue:	
10. Date Issued:		11. Expiration Date:	
12. Telephone:		13. Fax:	
14. Email:			
15. Marital Status: (Circle One)		16. Sex: (Circle One)	
Single                      Divorced		Male	
Married                      Widowed		Female	
17. Contact information if application is processed by an agent:			

### FAMILY INFORMATION

18. Details of dependents accompanying applicant to Belize. (Attach copy of all passport pages)

Name	Relationship	Date of Birth	Place of Birth	Nationality

**APPLICATION FORM FOR RETIRING IN BELIZE (CONTINUED)**

## OTHER PERSONAL INFORMATION

Comments: \_\_\_\_\_



## Permanent Residency

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Unlike QRP, permanent residency is handled in the more traditional sense through the Belize Immigration. You can apply with the department for residency after residing in Belize for a year with only spending 14 days outside of the country, although some officials have been known to interpret the stipulation as 14 consecutive days at a time in multiple instances.

The required documents submitted with the application are similar to that of the QRP program, with the exception of proof of US\$2,000 deposited, and including the additional:

- Passport confirming presence in Belize for one year.
- Alien registration for resident and each dependent, if present in Belize continuously for six months or longer.
- Recent local bank statement if means of financial support is not otherwise demonstrated.
- Proof of property ownership in Belize if resident is claiming real estate (but owning property is NOT required).

Application fees vary depending on nationality; Americans are charged US\$4,000 per person. The wait time for residency to be granted was rumored to have been quite lengthy, however in recent years this is said to have improved in order to remain competitive with the QRP program. Upon approval, an additional US\$150 is due to stamp the passport as official permanent resident. You have up to a year from that date to bring in a one-time import of household goods duty-free. You are a resident of Belize and entitled to all subsequent rights except to vote in national elections. You are also able to take advantage of the same benefit of paying no Belize tax on income generated outside of the country. For more information, visit [www.immigration.gov.bz](http://www.immigration.gov.bz).

QRP	Versus	Residency
at least 40 years old		no age requirement
deposit US\$24,000 annually in Belize bank		no deposit sum mandated
apply immediately		year-long residency before applying
bring in household goods duty-free		bring in household goods duty-free
bring in car/boat/plane duty-free		pay duty to bring in car/boat/plane
cannot receive earnings for work in Belize		receive earnings for work in Belize
reside a minimum of four weeks in Belize		after residency granted, no requirement local (not national) voting privileges
no voting privileges		
no citizenship		road to citizenship
pay tourist exit fees (US\$35.50)		no exit fees
long-term tourist		permanent resident
run by Belize Tourism Board		run by Immigration and Nationality Department

## Moving With Children

Both the QRP and permanent residency allow you to claim children as dependents up to 18 years of age giving them the same residency status as the parent. Raising children in a developing country is not a decision to be made hastily. As with anyone making a move of this nature, an adjustment period is to be expected, but especially for children. In such a case, if you have the opportunity, it is recommended to begin visiting Belize with child/children prior to the permanent relocation. It may produce a smoother transition. In the end, it comes down to making sure the available community, health, and educational conditions meet the needs of your entire family. Also see *Education*, page 21.

## Moving With Pets

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Bringing a pet into the country falls under the regulations for live animal importation and is regulated by the Belize Agricultural Health Authority (BAHA). Domesticated pets are permissible to enter Belize when the owner presents the following: veterinary certificate of health including valid rabies vaccination, valid import permit, and a US\$50 fee (an US\$12.50 entry fee plus an US\$12.50 fax fee). Approved permits will be faxed or e-mailed to owners for them to present at entry. Also, at entry your pet will be inspected by the quarantine officer. To request an import permit application contact:

Belize Agricultural Health Authority (BAHA)  
Animal Health Department  
Central Farm, Cayo District  
Phone: (501) 824-4872 Fax: (501) 824-4889  
E-mail: [animalhealth.baha@gmail.com](mailto:animalhealth.baha@gmail.com) or [baha@btl.net](mailto:baha@btl.net)

As someone moving with a pet, you may be curious as to attitudes toward pets in Belize. This is sadly apparent by the presence of stray emaciated dogs and cats running the streets of the cities and towns. The sight can pull at the heartstrings of an animal lover. It is a different mindset, as a Belizean stated, “they are left for God to care for.” It can seem a bit cruel, but when you have more important obligations like making sure you can feed your children, pets seem a frivolous idea. However, in general, they are not malicious to animals and are often curious to engage with a trained, well-maintained dog or cat. That is if they are not terrified of them, as most dogs that are cared for in Belize are used as guard dogs.

## Importing

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You’re learning that Belize is minimal in its taxation; low property tax, no tax on income outside of Belize, etc. However, they do attain a rather hefty chunk of charge via their Customs and Excise Department. The charges on import duties range from 0% to as high as 45% of the price of item imported, with the majority of imports hovering around 20%. The Customs Department states that the percentage rates reflect the item’s cost, insurance, and freight. The rate also takes into consideration the production of the good within Belize; this is referred to as Revenue Replacement Duty. For the highest rates, it all seems to come down to two major reasons.

One, the item is available in Belize, therefore an exorbitant rate will encourage buying locally. Two, is what you might think of as a “luxury tax,” with the idea that if you have the financial ability to purchase the high-end products you can also afford the duty. On the flip-side, the goods with little or no import duty are those that are not abundant in Belize and add beneficial value to industry, education, and business.

Import duties can be complicated and are also subject to frequent changes. Please consult the Belize Customs and Excise Department ([www.customs.gov.bz](http://www.customs.gov.bz)) directly.

## Shipping

The majority of goods are shipped to Belize by ocean freight. A 20-foot container from Miami might cost you US\$5,000. The following companies can assist you in shipping as well as with customs and duty questions.

- **Aimar Ltd.,** Cor. Hutson & Eyre Street, Blake Building, Suite 204, Belize City Phone: (501)223-3101 E-mail: [aimar@btl.net](mailto:aimar@btl.net)
- **Belize Estate Co. Ltd.,** P.O. Box 151, Slaughter House Road, Belize City Phone: (501)223-1783 E-mail: [bec@btl.net](mailto:bec@btl.net)
- **Belize Logistics Services Ltd. (BLS),** 34 Albert Street, Belize City Phone: (501)227-1710 Contact: Jose Gomez E-mail: [jose@belizetransportation.com](mailto:jose@belizetransportation.com) Website: [www.jctrans.net](http://www.jctrans.net)
- **Caribbean Shipping Agencies Ltd.,** P.O. Box 352, # 117 Albert Street, Belize City Phone: (501)227-7396 E-mail: [stanlong@btl.net](mailto:stanlong@btl.net)
- **Eurocaribe Shipping Services,** P.O. Box 281, # 14 Fort Street, Belize City Phone: (501)227-8855 E-mail: [eurocaribe@btl.net](mailto:eurocaribe@btl.net)

## Finances

### Banking

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#### Domestic

Belize banks have made great strides in recent years to improve their technology and services. ATM machines are now in almost every banking location, and issuing (VISA debit cards is common practice. Most banks even offer online banking. In contrast, the process of opening a bank account is still a bit old-fashioned. It varies slightly by institution, but all require at least one letter of reference. This letter from a financial institution you currently have a relationship with should include: official letterhead, a statement regarding your banking relationship, and the signature of a representative. Along with reference letter, a valid passport (if you are not a resident and a minimum balance starting at US\$1,000 are required.

Domestic banks offer personal checking and savings accounts, business accounts, insurance policies, and lending. They all seem to offer a version of a premium savings account with higher minimum requirement. Most foreigners choose to maintain U.S. Dollar accounts and transfer what is needed to local accounts. Most foreigners choose to maintain U.S. Dollar accounts and transfer what is needed to local accounts. It is easy to convert to BZ Dollar, but it is cost-prohibitive, and much more of a hassle, to convert BZ\$ back to US\$. Some even hold U.S. Dollar accounts (through a corporation in Belize domestic banks, and simply transfer money from one account to another. Loans, both business and personal (including mortgages), are available from local financial institutions, however at higher rates than North America. You should consult banks directly for more details and a financial advisor for specific banking needs or advice.

#### *Un-ital Locations*

It can be helpful when traveling to be aware of banking/ATM locations as you do not want to assume one will always be available to you. Plenty of small villages among the more rural locations have no means of providing cash. ATMs accept international debit or credit cards, but do charge a transaction fee on anything other than the card issued by the bank itself. Also, be sure to check what international service fees your own bank may charge.

## Offshore

Belize is also home to international financial institutions. These offshore banks, as they are commonly referred to, were initially sanctioned by the Banks and Financial Institutions Act of 1995, and then also The Offshore Banking Act of 1996 and the Money Laundering (Prevention) Act of 1996. The latter provisions to prevent money laundering ensured the United States would not bar the jurisdiction from U.S. foreign aid or various trade-preference statuses. Today, Belize is at the forefront of the international financial service jurisdictions. The banks tout their privacy to be among the best in the world at a fraction of the cost of other more famous jurisdictions such as the Cayman Islands. One stipulation is that Belize residents (excluding QRPs) are not able to partake in Belize offshore banking opportunities. Please consult the following banks directly as to services available.

- **Provident Bank and Trust** (also **Heritage International Bank & Trust Ltd.**)  
35 Barrack Rd., Belize City; Website: [www.heritageibt.com](http://www.heritageibt.com)  
E-mail: [services@providentbank.bz](mailto:services@providentbank.bz) Phone: (501)223-5698
- **Caye International Bank Ltd.**  
P.O. Box 11, Coconut Drive, San Pedro, Ambergris Caye; Website: [www.cayebank.bz](http://www.cayebank.bz) E-mail: [services@cayebank.bz](mailto:services@cayebank.bz) Phone: (501) 226-2388

## Belizean International Business Companies (IBC)

The International Business Companies Act of 1990 allows incorporation in Belize by foreigners. IBCs can be used for purposes of general commercial trade, financial management, investment holding, joint ownership of other companies, and property ownership. The corporate structure is used mostly due to the fact that IBCs are exempt from all forms of local taxation including Stamp Duty.

Directors, officers, and shareholders do not need to be Belize residents, and can even attend meetings by proxy. Only one subscriber is required; thereafter one director and one shareholder is the minimum requirement and either can be an individual or a corporation. However, Belizean IBCs are not allowed to conduct business with Belizean residents or own real estate in Belize. Other additional restrictions apply.

The main opportunity for you: the Belize laws were enacted to permit asset protection and tax minimization planning at competitive rates. Again, you should consult a professional for fees associated with registration and full details.

### Can I Use My Attorney From Home?

A frequent question from those abroad, and the simple answer is no. Why would you want to seek council from anyone not fully versed in the specialties of a jurisdiction? In regards to IBCs specifically, a registered agent with the Belize International Business Companies Registry is required.

"The laws of Belize, the United States, Canada, and the United Kingdom all share an English Common Law foundation. Although there are similarities, it is imperative that local legal counsel be retained in order to ensure that your transactions in Belize are handled in a professional, efficient, and accurate manner". - Ryan J. Wrobel, J.D., LL.M., C.L.E.

Ryan Wrobel, an attorney licensed to practice law in both Belize and New York, received both an undergraduate and a law degree in New York. Yet, he continued his education by obtaining a Master's of Law degree from University College in London, and also studied at Norman Manley Law School in Kingston, Jamaica. His understanding of international law is extensive, including the practice of law in the Commonwealth Caribbean.

Wrobel is a licensed, registered agent; to see complete list of agents visit [www.ibcbelize.com](http://www.ibcbelize.com)

## Trusts

In addition to international banking and business companies, the third and possibly most well-known Belizean international entity is the trust. Trust formation was established by the Belize Trusts Act of 1992, and is based on the Guernsey Trusts Law of 1989, but with various amendments.

The goal was sound provisions for asset protection, including that assets in a trust governed by the law of Belize may not be allotted to satisfy the claim of a divorced spouse, disinherited heir, or creditor in a bankruptcy. The objective was achieved; Belize Courts of Law have proven and continue to uphold the privacy permissible through trusts (given that no actual fraud was committed in the creation of the trust). Another enticing benefit of a Belize Trust is exemption from all local taxation, including duties charged on the death of the originator or beneficiaries.



Two types of trusts are available, a Discretionary Trust and a Purpose Trust. Both have different advantages and, as with all the information concerning your finances in Belize, a professional should be consulted. However, with the protection provided by Belize's modern Trust Law, it may be the ideal jurisdiction to establish an offshore trust.

## Taxes

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### Real estate

See *Land Ownership*, page 31, for information on Belize property and land transfer taxes.

### Consumption

Most goods and services are subject to a General Sales Tax (GST), and as of April 2010, the rate increased to 12.5%. However, many grocery staples are exempt from GST, such as sugar, flour, rice, beans, fresh meats and vegetables, bread, tortillas, milk, butter, cooking oil, coffee, cereal, and even macaroni and cheese. Also, excluded are medicines, some agricultural products, water/butane utilities, some household items such as stoves, refrigerators, and washing machines for domestic use, and basic educational supplies.

A hotel tax of 9% is charged in addition to all room rates.

A luxury sales tax of up to 14% is due for a few luxury items such as yachts.

For information on business aspects (transferring GST to end-consumer) and more details contact the agency directly:

Belize Tax Service; Website: [www.bts.gov.bz](http://www.bts.gov.bz)

### Income

Personal income tax is charged only on income earned within Belize. Individuals residing in Belize more than 183 days in the calendar year are considered tax residents. Income tax kicks in at \$26,000, for which the personal relief is \$25,600. On earnings above this, graduated tax brackets apply. As a side note, no tax is charged on dividends paid from a Belizean International Business Corporation (IBC). See more information on Belize IBCs, page 54.

Corporate tax rates vary (from 1.75% to 19%) depending on entity and type of income.

To navigate Belize Tax Laws and Codes, although less intricate than in the United States or other countries, a professional should be consulted. You can also contact the department directly:

Belize Tax Services

Website: [www.bts.gov.bz](http://www.bts.gov.bz)

## Financial Professionals

**Georgetown Trust, Ltd.**

Belize Marina Towers, Suite 402

4 Princess Margaret Drive, Belize City

Phone: (501) 223-3569

E-mail: [georgetown@btl.net](mailto:georgetown@btl.net) Website: [www.georgetowntrust.com](http://www.georgetowntrust.com)

# Belize Living

## Quality Of Life

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Belizeans enjoy life! Most Belizeans live in circumstances the outside world might interpret as poverty, but they do not consider themselves to be poor. They measure wealth using a different scale: richness of family, friends, and community. Quality of life does not equal quantity of possessions. In the grand scheme of things, who is to say they don't have the right concept. Belizeans have as much to teach those of us from "First World" countries as we have to offer them.

The people in Belize are honest, hardworking, and take pride in everything. They are proud of their country, community, family, and home, but it is a humble pride. Life is simple and good.

You'll know you have begun converting to Belizean life when your habits and approach to life begin to change. Maybe you'll take a nap, a *siesta*, in the hottest part of the day. Or maybe you'll discover the joy of preparing a meal including fish you've caught and fresh-picked fruit.

### The Belize Body

After living in Belize for awhile, I realized I was the healthiest I had ever been in my life. I was constantly active and I was eating healthy for the most part (who can resist the occasional ice-cold beer or soda on a warm day?). The water activities alone were more than enough to keep me busy, from kayaking to sailing to fishing; I was one happy *water-baby*. My diet consisted of all sorts of local fresh fruit and vegetables, along with fresh lean meats and seafood. It was certainly not the artificial, over-processed, or preservative-filled foods I sometimes consumed back home.

My reaction was good--I could feel a different strength from my body. I returned to the States for a visit, and it wasn't only me who noticed the change. Friends and family were remarking at the difference. I started referring to it as if it were a new workout craze, *The Belize Body*. I can picture the cheesy infomercial now: "Don't you want your Belize Body?!"

## Cost Of Living

Living the simple life in Belize can help you stretch your hard-earned money. This is good news for anyone seeking a place to live that offers a high quality of life on a fixed income, but this may mean planning for a different future. Tourists may not experience these cost savings, but full- and part-time residents quickly begin to see the benefits. First, many costs are less than before. Second, your lifestyle is different. It is less about *keeping up with the Joneses*.

## An Expat Monthly Budget

Personal spending habits can vary drastically, but the following sample is based on a two-person household living a comfortable expatriate lifestyle (not lavish, but not too meager). It is assuming that home and car are owned outright. Also, no health care or health insurance costs are included.

*\*price in US\$*

<b>Food - Groceries</b>	\$300
<b>Entertainment - dining out, movies, bars, etc.</b>	\$80
<b>Electricity (750kwh - Average; varies seasonally)</b>	\$195
<b>Water</b>	\$75
<b>Gas (household)</b>	\$25
<b>Telephone</b>	\$75
<b>Cable TV</b>	\$25
<b>Internet</b>	\$75
<b>Miscellaneous expenses (home goods, personal)</b>	\$100
<b>Home ownership</b>	
Property taxes	\$10
Homeowner's insurance	\$150
<b>Car ownership</b>	
Car registration	\$8
Insurance	\$27
Maintenance	\$100
Fuel	\$150
<b>TOTAL</b>	<b>\$ 1,395</b>

## Utilities

Purchased electricity in Belize is provided by Belize Electric Limited (BEL). BEL has a sliding scale on price per kilowatt hour (kwh): US\$0.18 per the first 50 kwh, US\$0.225 per the next 150 kwh, and US\$0.24 per over 201 kwh. In addition, any bill over US\$100 is charged General Sales Tax (GST). Most people calculate it to be US\$0.235 per kwh.

Belize Electric Limited (BEL)  
2 ½ Miles Northern Hwy; P.O. Box 327, Belize City  
Phone: (501) 227 0954 Website: [www.bel.com.bz](http://www.bel.com.bz)

Because of the remote locations without access to electricity and relatively high cost, many in Belize are opting to utilize alternative energy sources. Solar- and wind-generated power can be used to supplement purchased power or allow you to go *off-the-grid* entirely.

Water is available to a majority of the country via the Belize Water Service. Rates vary on per 1,000 gallons consumed and also on geographic location. Mainland (outside of Belize City and Belmopan) is the least expensive. Belize City, Belmopan, and Ambergris Caye are the most expensive. A bill for 8,000 gallons of water in the mainland is US\$114 and on Ambergris Caye is US\$272. However, water consumption habits most likely differ drastically in the locations (e.g. mainland in a house versus Ambergris Caye in a condominium).

Also, because of the underground aquifers throughout Belize, many properties have the ability to utilize water from wells. Some homes include cisterns in their design, collecting rain water for household use.

Belize Water Service  
7 Central American Blvd.; P.O. Box 150, Belize City Phone:  
(501) 222-4757 Website: [www.bws.bz](http://www.bws.bz)

Most homes also use natural gas, Butane (similar to propane) provides energy for stoves, refrigerators, and water heaters. Butane services make rounds to residences to replenish tanks. Exact price varies frequently (similar to gasoline/diesel fuel changes), but typically is around US\$3 a gallon.

## Where's The Gas Tank?

In Belize, butane gas is also vehicle fuel. This photo shows two gas tanks similar to those you might see for a Barbeque grill, mounted underneath an SUV in the space intended to house a spare tire.

After a conversion process by the auto-mechanic and a tank installation, the vehicle can now run off of the standard gasoline fuel tank or the butane fuel tank, giving you flexibility to buy whichever fuel is more convenient or priced cheaper. Roadside stations for butane are located throughout Belize in addition to traditional fuels. Plus, as opposed to gasoline or diesel, butane burns clean -- one easy change that's also environmentally-conscious!



## Shopping

Shopping in Belize can be an interesting experience. There are no franchise big-box superstores stocked to the rafters with bulk economy-sized goods. Most of the shops in Belize are only small *tienda*-style or markets. Belize City has the best availability of products. BRODIES (James Brodie & Co. Ltd.), with two locations in Belize City, carries the greatest variety of groceries, home goods, hardware, and drugstore supplies in the country. You learn to plan things in advance. If you need something not found at the local market you may have to make a trip to Belize City. Depending on your location, you may even make trips to Mexico for certain shopping needs. If so, don't forget to factor in the duty owed when bringing items back across the border.

As it is the case with so many things in Belize, ask around, watch where others are obtaining certain items from, or the best prices. Please don't misunderstand, every town and most villages will have their best place to buy everyday necessities. You may miss the convenience of multiple shopping locations, product availability, and the variety of brand choices we take for granted.

A few sample grocery prices are:

	Price in US\$
loaf of bread	1.12
sugar	0.33 /pound
chicken	3.31 /pound
local cheese	2.28 /pound
coke	4.50 /sixpack
local beer	7.25 /sixpack
local rum	6.75 /quart
cigarettes	2.62 /pack

## Communication

Advancing technologies have revolutionized communication mediums, and Belize is eagerly taking advantage of the means of leapfrogging to the 21st century. The country still appears behind in development, yet mobile phones are now common-place, and the majority of government agencies and large businesses have interactive websites. It seems a bit out of place when you see a local, whose current setting may not appear much different than the indigenous people of the region--that is until he pulls his cell phone out of his pocket.

Mobile phone service is available by two different service companies, DIGICELL (by BTL) and Smart. Both offer contract plans or pre-pay services. In the case of a contract, a US\$100 start-up fee is required and then a typical monthly plan may cost about US\$25, including 50 daytime and 100 off-peak minutes. Additional per-minutes charges range from US\$0.10 to US\$0.25. For international calls, many expats use Voice-Over-Internet-Protocol (IP), such as Vonage®, Skype®, or MagicJack®.



You will find internet cafés throughout Belize. For your residence, both DSL internet and cable TV are available in some parts of the country at varying rates. Others have chosen to receive these services via satellite provider. Previously viewed as subpar, the speed and capacity has improved drastically. I have been able to view streaming videos and even video chat live through web-cameras in remote locations in Belize on only a two-foot satellite dish.

### Social Media And Belize

For those who consider themselves “technologically challenged,” the constant reference to a growing list of sites such as Facebook, X (formerly Twitter), Instagram, LinkedIn, etc. may seem overwhelming. In a small, geographically remote place such as Belize, these social networking sites have made the world easily accessible. Facebook currently has about 1,500 *Pages* and almost 3,000 *Groups* in some way linked to Belize. These are all like little communities or organizations that you can become a part of—everything from a mission group journaling their trip, to a avid fisherman talking about currents, to a town chamber of commerce posting information about upcoming events. It means you can find out what is going on around you with a click of your computer mouse. In Belize, insider knowledge is powerful and it can save you from having to learn the hard way. It is also certainly a great way to meet people in a new location.

Plus, you will not have to worry about losing touch with family and friends from back home; they can follow your updates, pictures, and more of your new life abroad.

## Health

In many ways, Belize is a healthy place. The environment is conducive to healthy, active lifestyles. You have plentiful access to fresh foods, fruits, vegetables, seafood, meats, and dairy. This said, there are a few health conditions you should be aware of. There is a presence of malaria, dengue fever, and HIV. Malaria and dengue fever are both spread by mosquitoes. You should always take precautions to minimize your exposure to these nasty little insects. The incidence is low, but it is a possibility. Anti-malarial drugs are locally available. HIV and other sexually-transmitted diseases are something you should be aware of, but all blood for medical donation/transfusion purposes is screened for diseases. You will see evidence of educational campaigns as Belize has undertaken to educate the populations how to prevent HIV infection.

For more information in regards to Belize health issues you can contact the health department directly.

Ministry of Health

East Block, Independence Plaza, Belmopan

Phone: (501) 822-2497; Website: [www.health.gov.bz](http://www.health.gov.bz)

Health care is always a major factor in considering living locations. Belize has both public and private medical facilities. The private facilities are undoubtedly where I'd advise you to seek medical care. The ability and quality is good for primary and secondary levels of care. For tertiary care, most expats choose to travel to Mexico, Guatemala, or to their home country, depending on medical need. If diagnostic results in Belize are leading me to believe I have a serious medical condition or require extensive surgery and/or treatment, I am going to pursue care outside of Belize. This may seem like a hassle, but not when weighed against the low cost for less serious care (general illness, broken bones, diagnostics, etc.). These prices are so low that some individuals choose to only carry catastrophic insurance policies for in-Belize coverage.

A few private health care sample costs are: US\$300 per night for private room with extra bed for family member (not including medical/supply expenses), US\$1,000 to US\$3,000 for appendectomy procedure, and US\$1,500 to US\$3,000 for cesarean birth procedure. Diagnostic imaging such as X-rays and MRIs are also relatively inexpensive.

### Patient Care

I accompanied my co-worker to the Northern Belize Medical Specialty Plaza in Orange Walk for her to be assessed and receive care for injuries resulting from a vehicle accident. She was admitted around 10 p.m. and received diagnostic testing and treatment for a concussion. The doctors, nurses, and the radiologist were quite skilled and impressively experienced. I was able to stay with the patient overnight. She was continually monitored.

Care included: private room overnight, IV fluids and medications, abdominal ultrasound, 11 X-rays, pain management medications, miscellaneous medical supplies, and treatment from professional staff.

The next morning she was released with only a fractured finger and some scrapes and bruises. She was lucky to have walked away with such minor injuries and we were pleased to have firsthand knowledge of the level of care available. The bill was also a pleasant surprise: US\$497.

## Dental Work

A friend of mine lost a dental crown and decided, after my joking that the partial tooth in his smile gave him *street credibility*, that a visit to the dentist was in order. Without knowing what to expect, Dave was dreading the experience. He put a call in at 9 a.m. to Dr. Garcia in Corozal Town and was quickly scheduled for an appointment at 11 a.m. Upon arrival he was pleasantly surprised the office was clean and adequately equipped. A Novocain shot and installation of a temporary crown followed, and by 11:45 a.m. Dave was out the door with a *complete* smile. He returned for his follow-up appointment one week later, when his permanent crown arrived from Belize City. Another quick office installation procedure and he paid his total bill of US\$225.

Dave said the experience was better and the outcome even better-looking than the previous one done in the U.S. His only complaint: He thought it to be cruel and unusual punishment to have a dentist office right next to a Chinese restaurant. He left his appointment with a huge craving for *wonton* soup and a numbed-up mouth. No big medical plazas here - just the quirks of small town charm!

David Drummond, part-time resident in Corozal District

## Employment And Business Opportunities

Citizens from all over the world, including Belize, leave their home country and become immigrants in search of better employment opportunities. You are considering the opposite, leaving what many consider the land of opportunity. Belize has a small national economy. The Government of Belize (GOB) realizes the country can only sustain so much employment, and has reserved many jobs exclusively for Belize citizens (tour guides, wait staff, and bartenders).

### Work Permits

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As a non-resident, a work permit is necessary, may be difficult to obtain, and it will cost money. A general work permit is more of a hassle; the application process involves both employer and potential employee. The employer must show an effort was made to find a resident qualified for the position in question. On the other hand, a self-employment work permit is easier to obtain, as the government views it as less likely to take a job away from a Belizean.

You must apply in person, together with your prospective employer (or a board officer, in the case of an incorporated business) to the Department of Labor in Belmopan,

Tel: (501) 822-2663; E-mail: [sec.labour.comm@labour.gov.bz](mailto:sec.labour.comm@labour.gov.bz) , with the following:

- Application Form (available at stationary stores for US\$0.85);
- 3 passport-size photos;
- Belize postage stamps worth US\$10;
- Letter of intent from employer;
- Proof that the employer has tried to hire a Belizean (newspaper clippings of ad taken out by employer);
- Employer's trade license (certified);
- Proof of qualifications;
- Photocopies of picture page of passport and of all pages with Belize Immigration Stamp;
- Police record check;
- Fee of US\$22.50, payable at the Treasury.

## Owning A Business

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### Dream: Own A Resort In Belize

I'll let my friends Bill and Jenny tell you the story of how they were able to check off the list their dream of owning a resort in Belize.

"Starting a small Inn in Belize has been a great adventure for my husband and I. It all started after finding our piece of paradise on the Caribbean Sea--once we had our view, the rest fell into place. We were able to find a local contractor for building our home, restaurant, and cabanas. There are experienced people here that can work with the local building materials. For example, our cabanas are built as a local villager would their home; comprised of local hardwood planked floor, palmetto tree walls, and a thatched roof. As we were from the States, we would have been utterly lost trying to build in this manner and structure type, but we had the help of the locals. Receiving our business license and approval from the Government of Belize was timely and reasonable. Continuing to send in the yearly application and fees has been efficient and hassle-free. Best, the GOB and the Belize Tourism Board were more than willing to help us throughout the process.

"Now, my husband and I wake up each morning in paradise, happy to run our own place!"

--Cerro Beach Resort, [www.cerrobeachresort.com](http://www.cerrobeachresort.com), Tel: (501) 623-9763

The "view" Bill and Jenny fell in love with is of the Bay of Chetumal in the Corozal District. Their inn is within walking distance of the seaside Maya ruins of Cerros. What they didn't tell you is that they are smart and ambitious. They realized their location might not sustain a high occupancy, so they have only four cabanas. They realized a restaurant would do well if they set prices the community could support. Their restaurant, guest cabanas, and residence operate completely off the electrical grid. All their power is solar (a completely new experience for them).

They were not afraid to push forward. Their dream came true because of a leap of faith and plenty of determination.

Sometimes, the approach of “if you build it, they will come” works, but remember this is still an emerging market affected by peak and lull travel seasons. If owning a business is your goal, you would do well to identify a niche market or service gap to fill.

The Internet also makes the actual physical location of employees and entrepreneurs less relevant. The Internet allows many QRPs to work while being considered retired in the eyes of Belize’s program. You can find work in Belize, but you might have to jump through some hoops to do so. Plenty of expatriates are working throughout Belize in a variety of occupations as employees or as entrepreneurs.

### **Belize Swimwear**

Lara Lennon found her paradise and place to call home on Ambergris Caye in 2003. She has an entrepreneurial spirit, and as a Belize resident she found it an easy process to start her own business. Her most recent endeavor is in swimwear. On a friend’s porch in San Pedro chatting about this-and-that in their tropical lives, she realized something...for truly special events, there were simply no dress bathing suits glamorous enough for exotic ports of call, formal enough for a destination wedding, or special enough for a honeymoon. She knew what she was going to do, and Lemon Crush Belize took root.

Talk about a niche market, but the line is now featured in luxury boutiques within Belize and as well as internationally. Starting a business takes drive and determination but she finds the experience rewarding. And best of all, she is still right where she wants to be, with her friends on the island, enjoying life--except now in better bathing suits!

## **Volunteering And Community Involvement**

Volunteering can be a wonderful way to become involved in a community, and in Belize it seems that even though you are the one giving your time or resources, what you receive in return can be rewarding. Sure volunteering is the same anywhere in the world, but in Belize, with its size and small-town atmosphere, people know who you are and remember that you helped a friend of theirs--so now they are your friend. In a developing country it is the community that takes care of one another.

Numerous volunteering and community-development opportunities are available in Belize. While most of volunteer organizations are faith-based, there are also archaeological, environmental, educational, and community organizations looking for volunteers.

The Department of Anthropology at the University of Texas at Austin operates the Program for Belize Archaeological Project. Volunteers can pay to work on the project digs in the Orange Walk District. Who wouldn't want to play archaeologist for the day and look for ancient artifacts (so I am exaggerating, but it is still an incredible opportunity)?

Plenty, an international volunteer organization, has started a locally based project in Punta Gorda in Southern Belize. Initiatives may be small but can make an impact.

The Scout Association of Belize for both boys and girls is active throughout the country spreading the same children's educational and self-esteem-building experiences they are known for around the globe.

Your efforts in volunteerism may be as simple as dropping off book donations at a local library or as involved as volunteering full-time at one of the many organizations in place. Maybe you'll organize a benefit or charity of your own. You will be able to find a fit for you and, if you keep your ears open, there will be a time of need, when you can step in to help.



## The Belize Project

“The Belize Project” connects local citizens with ideas of how to improve their community, to the resources needed to make their ideas a reality. This faith-based organization has programs in the areas of health care, education, and micro-enterprise.

Jacob’s Rehabilitation Farm Center, outside of Patchakan Village in Northern Belize, is an example of how a locally-identified need is being met. Men in the village were concerned for people struggling with alcohol and drug abuse and decided to do something about it. They built a farm, where men work, live in the community, and receive counselling. Participants spend four to eight months on the farm. The program has the capacity for 12 men.

Another project is helping a small rural school feed its students. The meal program improves student performance. Since the program began, attendance has improved 35%. The goal of the program is improved test scores and graduation rates.

In a country where most people live in rural areas and small villages, finding employment can be a challenge. Often the best solution to unemployment is self-employment. The microenterprise efforts of The Belize Project help individuals to match their interests and talents to business opportunities. By providing encouragement, help in developing a business plan, a required tool, business loan or mentorship, the Belize Project helps Belizeans start their own businesses.

Teachers everywhere need encouragement and continuing education opportunities. The Belize Project identifies teachers in need and provides educational opportunities. Teachers are needed to help “teach the teachers.”

The Belize Project is a great way to become personally involved in a community.

Mac Kelton Project

Developer

[www.thebelizeproject.org](http://www.thebelizeproject.org)

# Appendix

## Top Current Real Estate Opportunities

Belize has several appealing areas for living—the islands with Ambergris Caye being the main one with the most housing options, the Cayo with its hills (can't really call them mountains) and rivers, the north mainland coast, and the south mainland coast. With variety ranging from Caribbean islands to jungle, rain forests to white sand beaches, from Maya-inspired houses to organic gardens, and a village around a marina, Belize has a lifestyle option for everyone.

## Carmelita Gardens, Western Belize

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The *Carmelita* development, engineered by Phil Hahn, provides an eco-alternative lifestyle on a river setting in the Cayo district.

Cayo is the largest district in Belize, with the fastest-growing city in Belize, San Ignacio. The lush river valleys and verdant mountain ridges are covered in sub-tropical jungle. Carmelita itself lies on a 98-acre property, surrounded by verdant green forest.

The concept at *Carmelita* is sustainable development. This means different things to different people. To Phil, it means a community that can take care of itself...from growing its own food to generating its own electricity (through solar panels). As Phil puts it, “*Carmelita* is dedicated to edible landscaping,” constituting a rivaling point of view from that of New Urbanism. Indeed, this project is a counterpart to the “age of largesse” of the 1980s and 1990s. It is about accountability in using resources, and a deeper commitment to the local ecology and economy.

### Gardens, people, and sustainability

*Carmelita* has two types of gardens. Community gardens are planted with large, slowgrowing trees like mangoes, avocados, citrus trees, almond trees, etc. These gardens produce a surplus of yield after each community member receives his/her quota. The surplus can be donated to local charities and orphanages, thus contributing to the Belizean society as a whole. Individual gardens for vegetables can be planted in each plot where you can take care of them by yourself or you can hire somebody to help (this has been planned for in advance by the developer).

This approach to sustainability isn’t “tree hugging.” It’s a broader-based concept of living by creating an independence from the outside world. The property enjoys great fertile soil that will not be “poisoned” with chemical fertilizers. Power generation and sewage disposal are designed as to not put a burden on the environment. Basically, the idea is that if the rest of the world ceased to exist, you’ll still be able to thrive at *Carmelita*.

*Carmelita* is not only about gardening, it is also recreation. Rivergarden is a resort-type area on the riverside. It is comprised of 18 lots with river cottages that can be rented out, and you may

actually hire Property Management specialists to take care of your investment. The area will also have a store, a gift shop, sundries, a pool and a cabaña in the landscaped portion.

Garden lots are located close to the town square, in the same place with the businesses. Village lots, of a quarter of an acre, overlook garden space. Estate lots are of one half of an acre to allow for extra space and large gardens.

[Go here to find out more about this special community of like-minded people whose motto is: "Independent together."](#)

## Grand Baymen, Northeastern Belize

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### The Story

Ann Kuffner and her husband Mike made their first trip to Belize in 1999 through an international real estate company. They were initially attracted by the idea of a life on a Caribbean island and of diving in the proximity of Western Hemisphere's largest barrier reef. Convinced that the place at Ambergris Caye was worth investing in, they bought property and started the construction of their first house, *Mi Casa*. In 2002, following the sale of the newly constructed house, Mike and Ann purchased six acres near San Pedro Town and Exotic Caye Beach Resort, and decided to build the city's first athletic club. In the next step, they joined with Exotic Caye International, an established, reputable developer with projects in Nicaragua (Gran Pacific) and Costa Rica (Gran Caribbean). Combining Exotic Caye Beach Resort and San Pedro Club property allowed for outstanding amenities and development property, and that's how Grand Baymen was born.

### The Place And The Project

The Grand Baymen community consists of the Baymen Gardens Development on four acres, San Pedro Fitness Club on the adjoining two acres, and 175 yards due east is Exotic Caye Beach Resort giving you beach access. The property has lush foliage with many birds and iguanas, and it is being developed as a private, fenced community. Baymen Garden has unsurpassed advantages:

- Quality condominiums at reasonable prices.

- First American Title insuring the project.
- San Pedro Fitness Club amenities included.
- Private garden environment, with trees and birds.
- One-, two-, and three-bedroom units.

Utilities are tied into San Pedro Town, with on-site cisterns in place to store and re-use rain water. Telecom services (phones and Internet), security systems, Cable TV, and hurricane windows (Miami-Dade standard) are also provided.

### **A Great Investment You Can Live In**

Grand Baymen offers you a diversity of units at reasonable prices. A limited number of units are available starting at US\$319,900, not including closing costs and furniture.

All these units can also be used to maintain QRP status, can enter the rental pool, and can benefit from mortgages through Caye International Bank. [For more information about pricing and availability, go here.](#)