

Moving to Belize

A LIFESTYLE

Moving to Belize: The Key Factors to Review

VOLUME 02



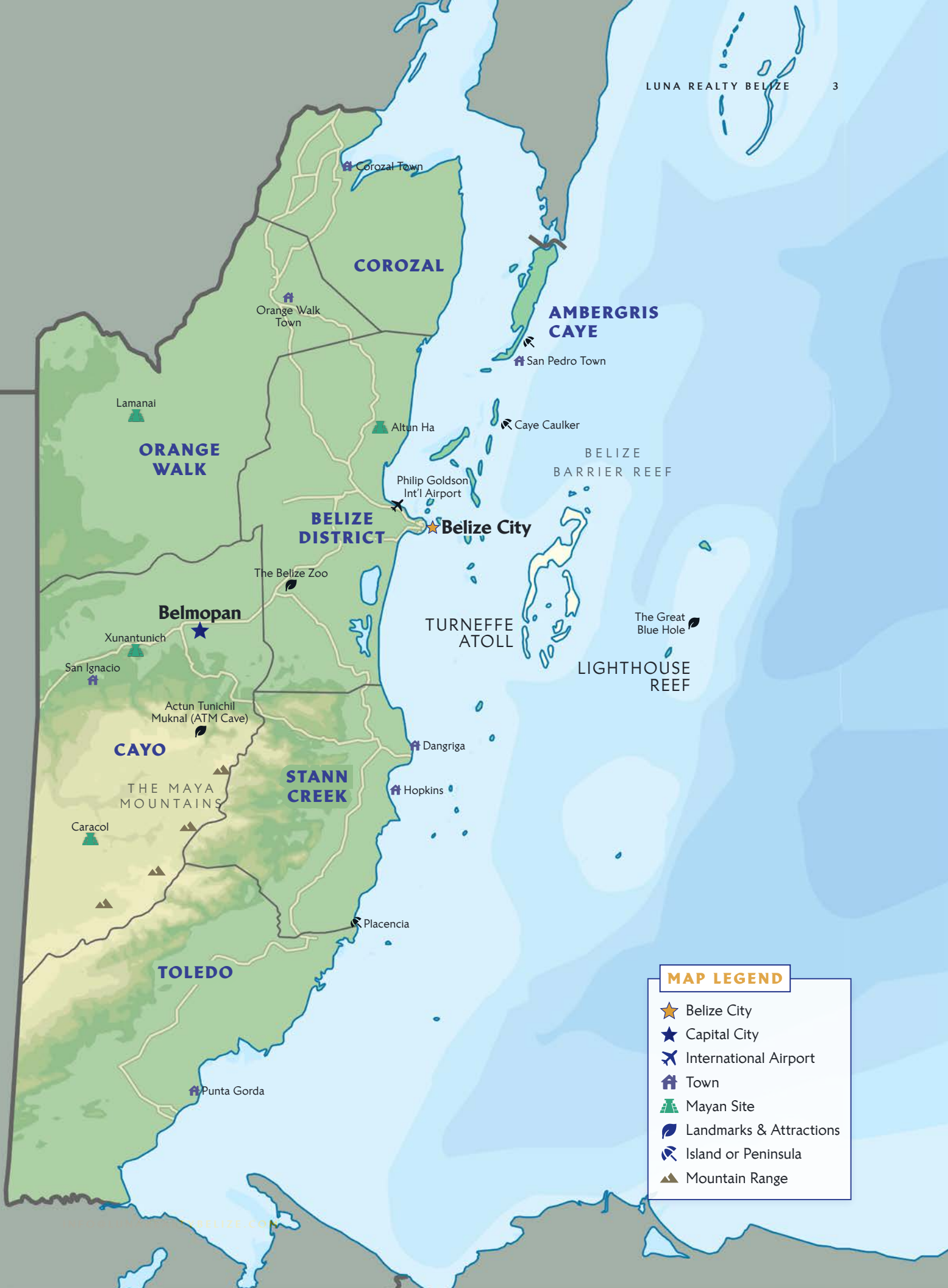
Welcome to the 2nd Volume in the Belize Resource Guides by Luna Realty Belize. For a full list of guides, email us: info@LunaRealtyBelize.com

New to Real Estate in Belize?

We're excited that you're exploring Belize as a place to own real estate! If you are considering spending significant time in Belize or perhaps a full-time move, make sure you read this guide in its entirety.

Please note that the information in this guide is, according to our knowledge, accurate at the time of being assembled, but information may change. For legal and logistics processes, always refer to the respective government websites or chat with an attorney for the latest.

Happy reading!



MAP LEGEND

- ★ Belize City
- ★ Capital City
- ✈ International Airport
- 🏠 Town
- 🏛 Mayan Site
- 🌊 Landmarks & Attractions
- 🏝 Island or Peninsula
- ⚙ Mountain Range

Basics

01

Transportation

On the mainland, people get around by public buses, private vehicles, walking, and bicycles. On the islands, because of the limited space, most private vehicles are golf carts. While you will see some vans (*a majority of which are taxi cabs*) and a few private cars. It is very difficult to get a permit for anything larger than a golf cart. The permitting process for bringing a new vehicle to the islands can take time and isn't guaranteed.

Currency

The Belize Dollar (BZD) is the local currency used in Belize. It is pegged to the United States Dollars at 2BZD to 1USD. US bank notes (*no coins*) are widely accepted so there is no need for you to exchange your USD to BZD prior to coming.

POPULATION

Approximately 400,000 people country-wide

CAPITAL

Belmopan City, Cayo District. (*About 1 hour drive west from Belize City*)

LANGUAGE

In Belize, English is the official language. Because of the diversity, you'll also hear Spanish Kriol, Chinese, Arabic, and Plautdietsch.

OUTLETS

Belize uses 110v outlets (same as the United States).



Debit Cards & ATMS

You can use your debit card to withdraw Belize Dollars from ATMs if you need cash while in-country. ATMs around the country are safe to use. Maximum withdraw amounts depend on both your bank and the ATM bank.

Credit Cards

Credit cards can be used at most businesses with Visa and Mastercard being the two most accepted. Amex and Discover cards not typically accepted. Most businesses already factor the “credit card fee” into their pricing, however some do not. Do not be surprised if a business adds a 3- 4% fee for you to use a credit card instead of cash. For smaller mom-and-pop type businesses, cash is typically preferred.



02

Logistics

Bringing a Vehicle

With limited vehicle inventory in Belize, it is common for expats to contemplate bringing their own vehicle in. While it is possible as long as the vehicle is no older than five (5) years old, it is expensive, and the permitting process may take time. Plus, if your car is not one of the standard brands in Belize, whenever there are repairs or fixes needed to your vehicle, it is going to be costly and take time to get the parts in.

If you live on the mainland, there is a good chance you will get a permit for your vehicle (as long as it meets the customs requirements).

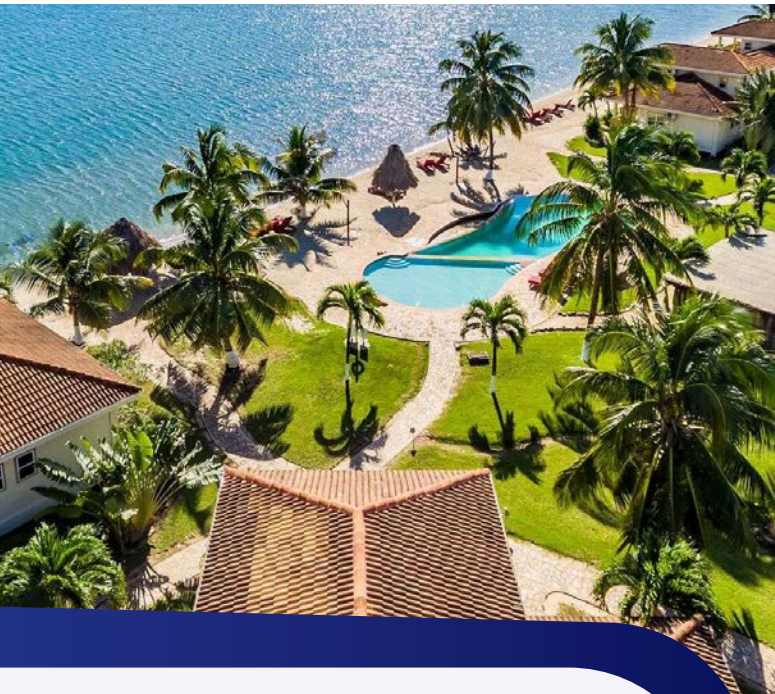
However, if you live on the cayes, it will be very difficult to get a permit to bring a vehicle to the island. You may get your vehicle into the country, but then will have to leave it on the mainland.

Consider buying a vehicle already in-country, whether from a dealership or privately, to save on the headaches and import fees. If you purchase through a private transaction, ensure you have a mechanic look at the car beforehand for any issues. Refer to the Custom Vehicle Fees below for when importing a car.

<https://www.customs.gov.bz/PDF/Vehicle%20duty%20Rates.pdf>

Shipping Your Items:

If you are interested in shipping personal items, whether it's a large shipment of your personal items or simply a small Amazon order, feel free to reach out to one of the reputable shipping companies below:



Hyde Shipping

Based in Ft. Lauderdale, Florida

+1 (305) 913-4933

WWW.HYDESHIPPING.COM

Belizean Queen Freight

Based in Houston, TX and Los Angeles, CA

LA +1 (323) 422-8404

TX +1 (832) 617-8568

BELIZEANQUEENFREIGHT.COM

US Belize Trade

Based in Miami, Florida

+1 (305) 999-5773

WWW.USBELIZETRADE.COM



For more information about the process, watch this overview

[HTTPS://YOUTU.BE/HJH5EMS0KYW](https://youtu.be/HJH5EMS0KYW)

Amazon

Amazon has its own subsection because it is asked about that often! Yes, it is possible to receive Amazon to Belize. No, it will not be in two-days (*more like 2-3 weeks PLUS customs/duties/shipping fees*). For more information about this process, review this blog below:

www.lunarealtybelize.com/does-amazon-work-in-belize-does-amazon-ship-to-belize/





Residency & Citizenship

When moving to Belize, it is critical to obtain legal status in the country. While it is possible to apply for residency on your own, it is highly recommended that you work with an attorney who can help guide you through the process. Be careful, there are many people who say that they can help you, but there are very few who get it done. For a reliable and ethical reference, reach out to the law firm Wrobel & Associates, [e: info@LawBelize.bz](mailto:info@LawBelize.bz)

NOTE Residency is like a green card, it gives you permission to live and work in the country.

Citizenship is when you are nationalized and are entitled to a passport to Belize. After having your permanent residency for five (5) years, you can apply for citizenship. The citizenship process takes about three (3) years.

There are a few different residencies you can apply for and below you'll see a quick summary. For a more in-depth residency review, watch this overview video with attorney Ryan Wrobel:

[HTTPS://YOUTU.BE/QJOBRT4_00C](https://youtu.be/QJOBRT4_00C)

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Insurance

The two primary insurance companies in Belize for insuring your vehicle, your home, or yourself are as follows:

RF&G

www.RFGInsuranceBelize.com

ATLANTIC INSURANCE

www.AiCBelize.com

Please reach out to them directly for quotes of what you'd like to insure.



Qualified Retired Persons (QRP)

If you are 40-years or older, RETIRED! (Seriously, you cannot work while on this residency), and receive at least \$2,000 USD per month via pension, social security, inheritance, personal savings, retirement contribution plans, annuities, etc. you can apply for the Qualified Retired Persons Program.



This residency is valid for one (1) year at a time and can be renewed thereafter.

- › One of the big benefits of this program is that you can bring in up to one (1) container of personal items and one (1) vehicle no older than five (5) years duty-free. You will still pay shipping costs, but duties and customs are exempt. Please note that because you are eligible to bring in a vehicle, you still need to get a permit to use your vehicle in Belize. More information on that below in the vehicle section.
- › If you do not renew your QRP residency annually, there is a high probability you will be taxed on the items you brought in duty-free.
- › For a full overview of the program, review the details on the Belize Tourism Board website:
<https://www.belizetourismboard.org/programs-events/retirement-program>

Permanent Residency

This is a permanent residency, and you will receive a permanent residence card.

After living in Belize for one (1) full year, you can apply for your permanent residency status. Note that during this year, you can leave the country for up to fourteen (14) days. If you are out of Belize for longer than 14 days, you are not eligible. For more information about this residency, review the government guidelines and requirements here:

<https://immigration.gov.bz/residence/permanent-residence-requirements/>



Temporary Investor Residency

If you can prove an investment of \$500,000 BZD (\$250,000 USD) into Belize through a cash purchase, you can apply for a temporary residence. This is valid for one (1) year and can be renewed thereafter. Take a look at the requirements

<https://immigration.gov.bz/residence/temporary-residence>

Entrepreneur Residency

With an investment of \$500,000 USD into the country, a business plan, and submittal of a business plan, you are eligible for the Entrepreneur Residency.

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Working in Belize

Note that under no circumstance are you legally permitted to work in Belize without legal documentation, whether it be a work permit, residency, or citizenship. If you are found to be working illegally, you risk a fine, deportation and/or jail time. This is a serious offense as it takes jobs away from locals.

If you are a digital nomad living in Belize and working exclusively *outside* of Belize, you do not need a work permit.



NOTE: The average work permit is valid for one (1) year, although it can be for less. You are not required to use a facilitator, but it makes the process much smoother. The average timeline to receive your work permit after applying is about 3-6 months. For a full list of requirements, reach out to Wrobel & Associates, info@LawBelize.Bz

Temporary Work Permit in Belize

If you are coming to Belize with the intention of working in Belize (this includes volunteering, entertainers, and for religious work) you are required to have a work permit. Depending on the job and length of work permit, the cost for the work permit can range from \$200 BZD (\$100 USD) to \$3,500 BZD (\$1,750 USD) + facilitator fees if you are using a facilitator. For more information about fees, review the Immigration Office's website information about fees, review the Immigration Office's website.

<https://immigration.gov.bz/permits/work-permit>

Setting Up a Bank Account

Opening a local bank account (BZD account) is possible but takes time and is easiest to do in person. There are three primary banks (*Belize Bank, Atlantic Bank, and Heritage Bank*) that accept foreigners.

It is only recommended to open a bank account if you plan to relocate to Belize and anticipate having larger BZD payments. Otherwise, if you have a credit and debit card that work abroad, there is not a real need for a bank account in Belize. Note that once your funds are in Belize Dollars, it is very difficult to repatriate your funds back to USD.

Reach out to Atlantic Bank to obtain a copy of the latest requirements:

www.AtlBank.com/ContactUs.php

Bills

Electricity and water bills can be paid online through a non-Belizean credit card.

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Getting Your Driver's License

Please note that the legal driving age in Belize is eighteen (18) years old – and yes, this applies to driving a golf cart, too!

If you are not a resident or citizen of Belize, you are able to use your active license from your home country.

Once you obtain your residency or citizenship in Belize, you have up to six (6) months to apply for and receive your Driver's License with the Department of Transportation.

Even if you have an active driver's license from another country, as a resident or citizen you will be required to take the written test to obtain your Learner's Permit (*yes, there are some differences in the driving laws*). Once you obtain your Learner's Permit, if you already have an active Driver's License, you can immediately schedule a driving test with the traffic officer through the Department of Transportation.

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Getting Your Boat Captain's License

If you are planning to bring a boat to Belize, you will either need to: *A.* hire a Belize licensed boat captain to drive your boat; or *B.* apply for your Belize captain's license to drive your own boat.

Because of the fragile reef and marine eco-system surrounding the cayes, it is required that the person driving the boat has their Belize Captain's License which is issued through the Belize Port Authority. There are various types of boat licenses with the key differences being the number of passengers you can take, size of boat you can drive, etc.

Steps to Gaining Your Boating License

1. Apply online first. Provide documents including passport, proof of address, proof of residency or property title, and medical authorization.
2. Take written test at Port Authority
3. Take practical test (*you need to provide boat*). Note that if you are 65+ years old, you will need to do an annual medical exam. For questions regarding this process, please contact the Belize Port Authority directly BzPortAuth@BTL.net or visit their website: www.PortAuthority.bz



Contact Us for More

+1 (914) 364-1126
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Taxes

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Below is a quick overview of the different taxes in Belize. For specific questions related to taxes, how you are affected, what your home country will require, etc. please consult with your local tax advisor, attorney, or CPA.

Duties

Import duties range from zero (0%) to one hundred percent (100%) and assessed depending on the item. For a full list of items and their respective duties, refer to the Customs website:

<https://www.customs.gov.bz/ttpg.html>

If you have your Qualified Retired Persons (QRP) residency, you are entitled to bring

one container load of personal items duty-free to Belize within 1 year of receiving your QRP status. Please note you will still have to pay transportation fees. If you do not renew your QRP on an annual basis, you are subject to tax on the items you brought in while under the QRP program.

If you are not entering the country under the QRP residency, you are required to pay duty on items brought into country. Most people will start afresh when arriving to Belize as many long-term rentals are furnished and properties are sold fully furnished. However, we understand people like their stuff and may want to ship items down that don't fit in their suitcase!

Environmental Tax

Environmental tax is 3% (up to 5% if a vehicle) and is charged on all imports.

General Sales Tax

General Sales Tax (GST) is charged on goods and services (including imports) at twelve and a half (12.5%) percent. The consumer is responsible for paying the GST. Sometimes GST is included in the purchase price and other times it is not. If you are uncertain if the GST is included or not, ask the seller.

Rental Income Tax

Rental income is taxed at one and three quarters percent (1.75%) of the gross income earned in Belize.

Capital Gains Tax

Capital Gains Tax in Belize is zero percent (0%).

Stamp Tax

Stamp Tax (title transfer tax) is a standard eight percent (8%) for foreigners, and five percent (5%) for Belizean citizens.

Closing Attorney Fees

For real estate transactions, closing attorneys, on average, charge two to three percent (1-2%) of the purchase price.

Employee Income Tax

Employee income tax is twenty-five (25%) over twenty-six thousand Belize Dollars (\$26,000 BZD).



Lifestyle

04

Communication Methods

Many individuals and businesses use WhatsApp (*Wi-Fi calling/messaging service*) and Facebook (*social platform*) for communication. If you do not have WhatsApp prior to coming to Belize, be sure to install the app, as you'll find this is how a majority of people connect here!

Country Code for Calling

The country code in Belize is +501. You can call a Belizean number from a non-Belize phone by adding "+501" before the seven-digit Belizean phone number, or by adding 011501 before the Belizean phone number.

Bringing Your Pet to Belize

Yes, you can bring Fido to Belize! Domesticated dogs and cats are permitted to enter Belize with the proper import permit from Belize Agricultural Health Authority (BAHA), vaccines (including rabies), and a certificate of good health from the vet. To access the entry requirements, refer to the BAHA website:

<https://baha.org.bz/animal-health>

Quarantine inspections are done at the airport to determine if your pet will need to quarantine. For other animals, please contact BAHA directly

admin@baha.org.bz or call **BZ+(501) 822-1378**



The three most common practices for expats who need an income:

1. Find a remote position prior to coming to Belize that you can do online;
2. Buy an existing business; through which you can apply for your work permit.
3. Find a niche in a particular sector and start a business in Belize. This comes with doing your own research and seeing what the market needs and can bear.

If you are planning to come to Belize without a job, save enough to live comfortably for a year without working. It will take time to get yourself situated in the country and network with the right people.



Finding a Job

Finding a job in Belize as a foreigner can be tricky... not impossible but certainly not easy. Because unemployment in Belize is high, jobs are first reserved for Belizeans. If the business is unable to find a local who is qualified for the job, a foreigner may get hired.

In order to work in Belize for a Belizean company, you need to have a valid work permit, residency, or citizenship in Belize. The Immigration and Labour department take this requirement very seriously, and if you are found to be working illegally, you can be jailed or deported.

Minimum wage in Belize is US\$2.50/hour with the average wage for an office position in San Pedro being \$500 BZD (USD\$250) a week.

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Opening a Business

Opening a business in Belize as a foreigner is possible! Because requirements change often, it is best to refer to Beltraide's website for the latest details

<https://www.beltraide.bz/establishing-a-business.html>

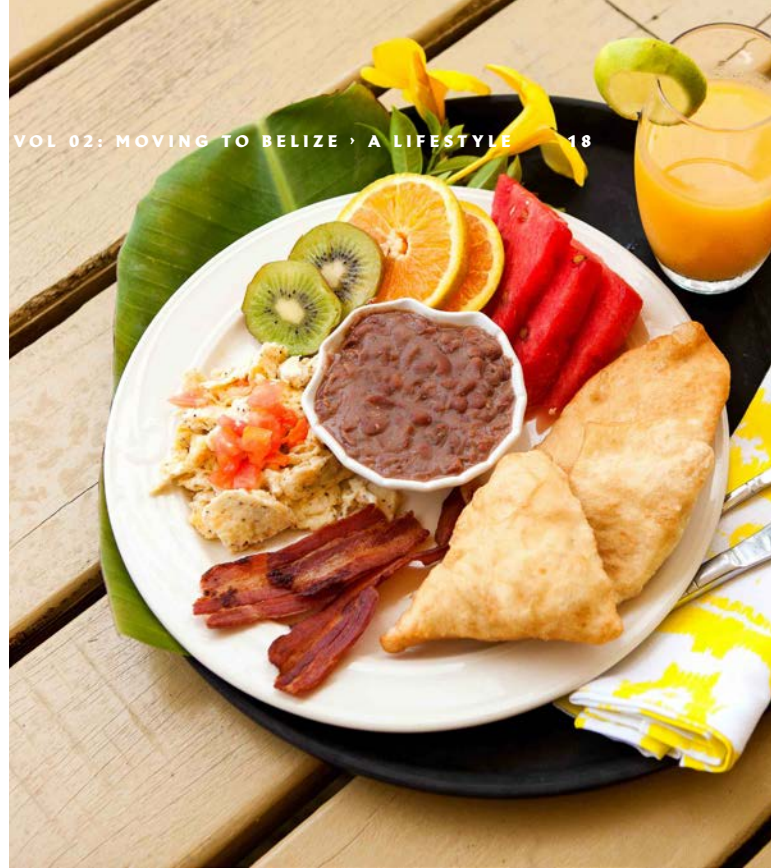
Setting up a local Belize company can happen within a few weeks, but obtaining your trade license and tax numbers can take months. For proper guidance, work with attorney Ryan Wrobel:

info@LawBelize.bz

Food & Drink

The country is rich in tropical produce including watermelon, papaya, pineapple, bananas, and plantains. Chicken, pork, rice and beans, tortillas, and of course hot sauce (also known as pepper) are the staples you'll find in a typical Belizean household.

With Belize's small population, there is not a ton of variety in restaurants. The popular tourist and expat hotspot, Ambergris Caye, tends to have the largest variety when it comes to restaurants, grocery stores, and food generally.



Also note, with the influx of foreigners moving to the country, more brands are getting imported. However, do note that imported food tends to be charged at a premium as sellers need to recoup their shipping and duties fees while making a profit. Instead of eating your normal Tostitos which may cost US\$8 a bag, go for the bag of local tortilla chips for US\$2.50.

For food, also be sure to check the expiration date. It is not uncommon for grocery stores to sell expired food on discount. If you get to the register and they tell you it's on sale, it is likely because it is expired.





Healthcare

If you are relocating to Belize, health care is probably at the top of your list! Healthcare in Belize is basic, but you can get great care for most minor issues and general emergencies.

In Belize, there are two types of healthcare—public and private. Public healthcare is free or cost very little, however the wait lines may be long and the care not as favorable compared to private facilities.

Foreigners tend to prefer private facilities because of the shorter queues and the enhanced service. In Belize City, the top two private hospitals are Belize Medical Associates (BMA) and Belize Healthcare Partners (BHP).

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On the popular island of Ambergris Caye, there are private (Dr. Giovanni, San Pedro Urgent Care, etc.) and public clinics (Polyclinic), and a new hospital that is getting built. Note that the opening date of this new hospital is not yet confirmed.

If you require more complicated services, it is recommended to go to Mexico (Merida or Chetumal), or back to your home country.



Health Insurance

Paying out of pocket for health care services in Belize tend to be very affordable, however evacuation costs can be quite hefty. If you'd like to cover your bases, there are two international insurance companies you can reach out to for a quote.

International Insurance Companies

CIGNA — WWW.CIGNA.COM

BUPA — WWW.BUPA.COM

Please note that Americans cannot use Medicare and Medicaid in Belize, nor can Canadians use their domestic healthcare. However, it is not uncommon for Americans to maintain their health insurance in case of an emergency, and they need to return home for care.

Safety

Crime in Belize is localized and tends to be targeted. Most fatal situations occur around the drug industry, so our best advice for you is to steer clear of dealing drugs!

The southern area of Belize City tends to be affected by the drug industry more than other areas. As a tourist or expat, there are no attractions that would typically bring you into or through here.

Do note that petty crime does occur. Keep your personal belongings close, and if something feels off, trust your gut, and leave.

05

Closing

by Rachel Jensen

“ Final Tips from an Expat: ”

Over the last decade of living and working in Belize, I've seen many good people leave while many others stay, many businesses fail while others thrive, and many people who turn to alcohol while others live out their healthiest life.

You're not the first person to move to Belize and you certainly won't be the last. While it's a new experience for you, the best way to prepare is simply by keeping an open-mind and being flexible. Things won't make sense and you'll be sent in circles trying to get things done, but at the end of the day, you're living in a beautiful, tropical country. That's what you wanted, right?

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Life in Belize is what you make of it. It is not for everyone, but those who stay here truly have found an incredible group of people who are the reason Belize is home. A few tips for you as your journey to Belize begins



Culture Shock

Culture shock in Belize often stems from adjusting to a more relaxed pace of life, where timelines and schedules are more flexible than in the United States. Communication styles may also differ, as interactions tend to be warm and community-oriented, but responses are not always tied to immediate action. Over time, newcomers generally find that the country's cultural blend and welcoming atmosphere provide a rewarding and enriching lifestyle.

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The Belizean Flow

This country has its own way of doing things. Please don't tell locals how it's done in the States, Canada or your home country. If you want things done like that, it's best to just stay home. If you're unsure of how things are done, chat with a fellow expat who has spent time here. If you're unsure of how a legal process works, hire an attorney. There are a ton of great resources all around, you just have to ask.





Find ways to stay busy.

If you have a certain hobby or interest that is not yet in your community, start it! Make a group and invite others to join. In many cases it just takes one person to start the initiative to get it going.

Conclusion:

With all of that being said, Belize is an incredible country, and we'd love for you to call Belize home! It has been a remarkable journey for us, and we look forward to being a part of your real estate journey here.

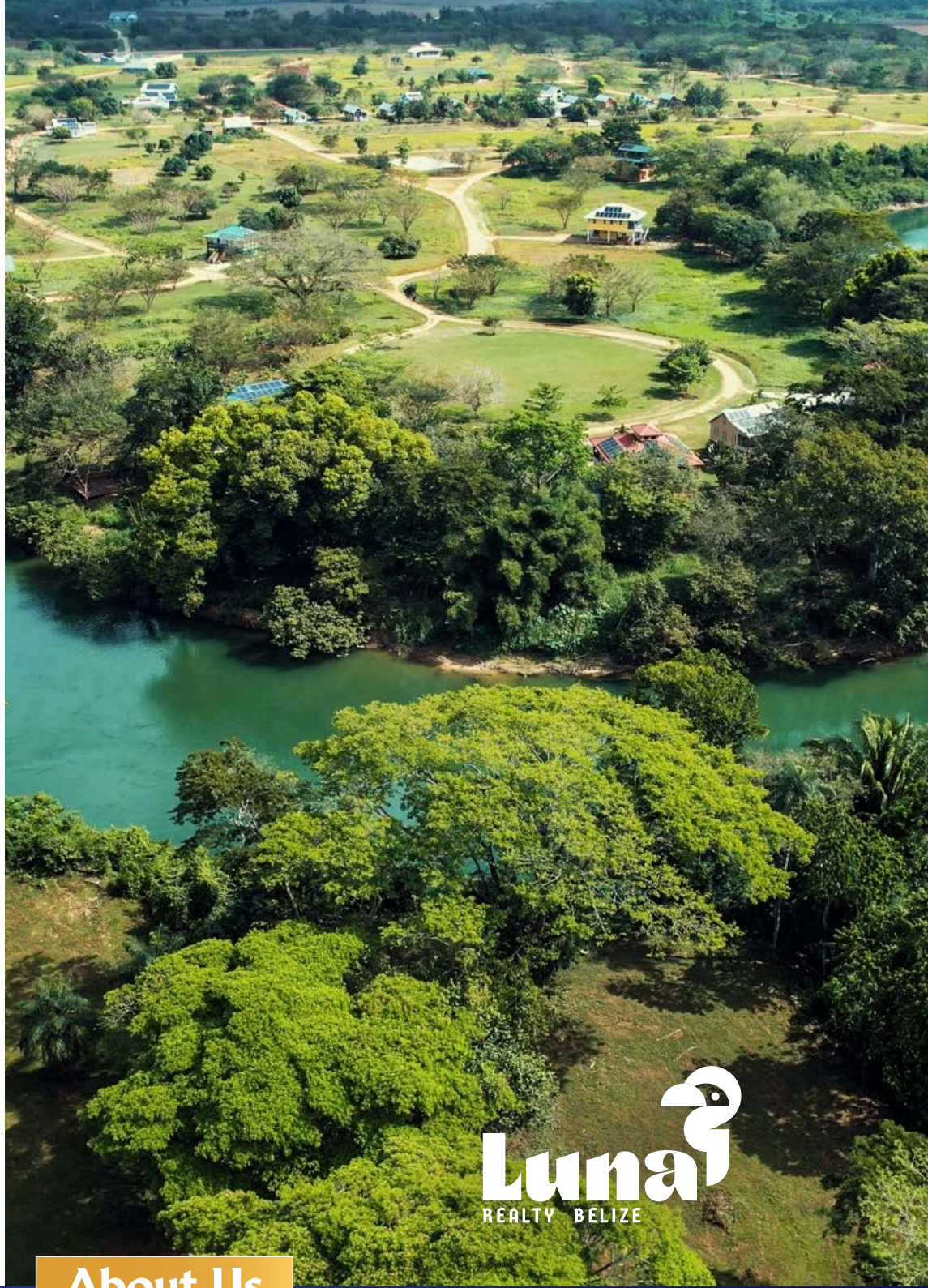
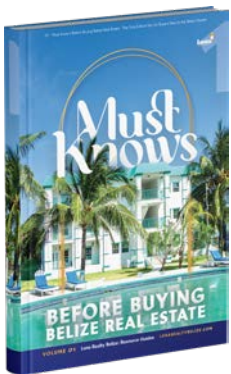
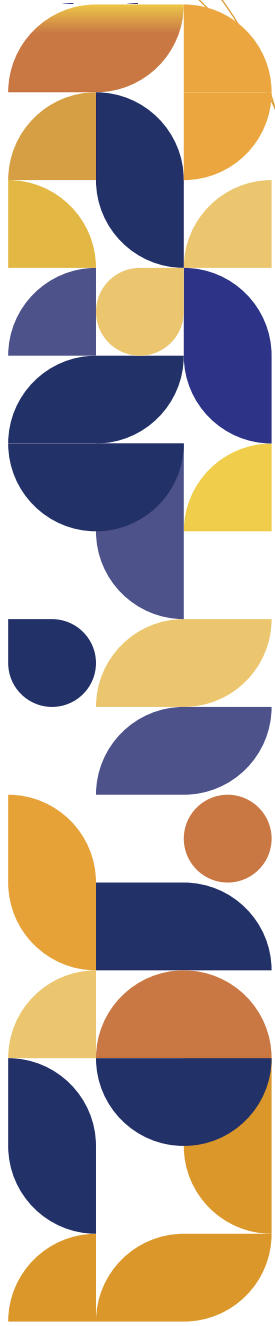


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About Us

Luna Realty Belize is an experienced, boutique real estate firm based on San Pedro, Ambergris Caye. With a focus on education and understanding our clients' needs, our goal is to guide you through a smooth and enjoyable ownership process.



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