

A man and a woman are sitting at the edge of a swimming pool, smiling at each other. They are both wearing sunglasses and holding drinks. The woman is wearing a teal halter top and a necklace. The man is shirtless and wearing a necklace. In the background, there is a large waterfall cascading over rocks, surrounded by lush greenery. The pool has blue mosaic tiles.

ROATAN

RELOCATION & INVESTMENT GUIDE

— New Edition 2015 —

★ Amanda Walkins ★

Copyright © 2015 by Amanda Walkins

All rights reserved. No part of this book may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopying and recording, or by any information storage and retrieval system, except as may be expressly permitted by the Author and Publisher.

Cover Photo: Devon Stephens, Roatan Photography

DISCLAIMER - This book is designed to offer information that will assist the reader in relocating and investing on Roatan. The author and the publisher are not responsible for any changes in laws, conditions, or prices as stated herein and disclaim any loss or risk incurred by the reader as a result of the information contained in this book, either directly or indirectly.

UPDATES - This is the fourth edition of the Roatan Relocation and Investment Guide. We have added many pages and chapters of new information and removed and/or changed the outdated. Every effort was made to ensure the accuracy of the information provided in this book as of the date of publication.

About Roatan Life Real Estate

Roatan Life Real Estate was founded in 2002 on the principles of enthusiasm and integrity; hard work and market knowledge; passion and commitment; and a focus on and a desire to provide the best possible Roatan real estate services to our valued clients.

Our company has steadily grown with the addition of new sales associates, our listing inventory, and the volume of our sales. Today, those founding principles still guide our company on a daily basis, making Roatan Life the most respected real estate company on Roatan.

With over 40 combined years of real estate experience throughout Central America and the U.S., our agents and brokers have the expertise and experience to best assist you.

Whether you are looking to buy, sell, or rent a home; if you just want to explore the market; or even if you want to determine the value of your home, we are the company that will work for you. Contact us today to experience all that Roatan Life Real Estate has to offer you.

Contact us today:

Roatan Life Real Estate

Main Offices at Lawson Rock Business Center and West Bay Mall

Web: www.roatanlife.com

Tel: 011-504-2445-3130 or 3028 (Lawson Rock Business Center)

Tel: 011-504-2445-5037 (West Bay Mall)

USA Tel Forwarding to Roatan: 1-813-774-4686

USA Fax Forwarding to Roatan: 1-602-532-7549

Table of Contents

ABOUT ROATAN LIFE REAL ESTATE	3
ABOUT HONDURAS	6
LOCATION, CLIMATE, AND GEOGRAPHY	6
BRIEF HISTORY	7
ECONOMY AND GOVERNMENT	7
CULTURE	8
MAJOR CITIES AND LANDMARKS	8
ABOUT THE BAY ISLANDS	11
LOCATION AND GEOGRAPHY	11
BRIEF HISTORY	12
CULTURE	12
ABOUT ROATAN	14
LOCATION	14
CLIMATE	14
GEOGRAPHY	15
FLORA AND FAUNA	16
HISTORY	17
ECONOMY	19
GOVERNMENT	20
CULTURE	20
ROATAN MARINE PARK	21
INTERNATIONAL AIRPORT	24
FERRY INFORMATION	24
ROATAN COMMUNITIES	25
POLITICAL BOUNDARIES	25
COXEN HOLE	25
FRENCH HARBOUR	27
EAST END	28
SANDY BAY	30
WEST END	31
WEST BAY	32
FLOWERS BAY	33
REAL ESTATE	35
FINANCING OPTIONS	35
ROATAN MLS INFORMATION	35
ROATAN REALTORS ASSOCIATION	36
REAL ESTATE AGENTS	38
LEGAL CONCERNS FOR REAL ESTATE	38
PROPERTY TAXES	41
CHOOSING YOUR PROPERTY	42

SELLING YOUR PROPERTY	44
ESTATE PLANNING	45
RENTAL PROPERTIES	46
COMMERCIAL REAL ESTATE	47
INVESTING IN CONDOS	48
INVESTMENT RETURNS	48
PRE-CONSTRUCTION HOMES AND DEVELOPMENTS	49
<u>BUILDING ON ROATAN</u>	<u>51</u>
ARCHITECTS	51
CONSTRUCTION AND MAINTENANCE COSTS	52
THE DESIGN-BUILD APPROACH	52
DESIGN FOR TROPICAL LIVING	53
<u>GOING INTO BUSINESS</u>	<u>54</u>
LEGAL CONCERNS FOR BUSINESSES	54
LABOR LAWS	55
NATIONAL HOLIDAYS	56
EMPLOYEES	57
<u>MOVING TO ROATAN</u>	<u>58</u>
RESIDENCY OPTIONS	58
LOCAL LAWS YOU SHOULD KNOW	60
VACCINATIONS	61
VISAS	62
CUSTOMS AND SHIPPING INFORMATION	62
EMBASSIES AND CONSULATES	63
<u>DAILY LIFE IN ROATAN</u>	<u>65</u>
CONNECTING WITH NEIGHBORS	65
COST OF LIVING	65
GROCERIES	65
COMMUNICATING WITH HOME	66
HEALTH CARE	66
GENERAL SAFETY TIPS	68
TRANSPORTATION	73
UTILITIES	75
HOUSEHOLD HELP	77
INSURANCE OPTIONS AND REQUIREMENTS	78
FINANCES AND BANKING	80
RAISING CHILDREN IN ROATAN	81
PETS	84
CULTURE SHOCK MANAGEMENT AND PREVENTION	86
PLACES OF INTEREST ON ROATAN AND BEYOND	89
FUN ACTIVITIES ON ROATAN	95
ANNUAL EVENTS ON ROATAN	102
<u>CLOSING</u>	<u>104</u>

About Honduras

If you're considering moving abroad, it is important that you understand a bit about your new home country. Think of it as taking an elementary school version of a history class: you should know the who, what, where, when, how, and why of the area so you can better understand your new neighbors, government, economy, and history. We'll try not to bore you, but having a general idea of the home you are about to inhabit is very helpful. Otherwise you might miss out on something fun or interesting!

Let's start off with a general overview of the country of Honduras...

Location, Climate, and Geography

Officially the Republic of Honduras, this Central American nation enjoys a large coastline on the Caribbean Sea on what is known as the Gulf of Honduras, as well as a small section on the Pacific Ocean on the Gulf of Fonseca. It is bordered by Guatemala to the west, El Salvador to the southwest, and Nicaragua to the southeast. With a population of over 8 million and a land area of 43,278 square miles, Honduras has roughly the same size and population as the U.S. state of Virginia.

For a small country, Honduras offers an incredible variety of terrain and climate. With extensive mountainous regions, low-lying valleys, and tropical rainforests, the Honduran mainland demonstrates true natural beauty everywhere. Temperatures vary as well, which is important to keep in mind as a visit to mainland Honduras can offer dramatically different temperatures than those felt on Roatan. The islands typically stay around 80 degrees Fahrenheit, while in the mountainous regions temperatures could drop into the 50s Fahrenheit.

Brief History

Known for its extensive Mayan roots, Honduras can also claim to be the former territory of Lenca, Paya (or Pech), and Jicaque peoples. Christopher Columbus first touched Honduran land in 1502 on his fourth and final voyage to what was termed the New World.

In 1524, Hernan Cortes arrived with his Spanish armed forces, entering a period of Spanish colonization that lasted nearly 300 years. Honduras gained independence from Spain in 1821, and became an independent republic in 1838.

Coined the “Banana Republic” in 1904, Honduras was dominated by foreign companies like Cuyamel Fruit Company, Standard Fruit Company, and the United Fruit Company throughout the early 20th Century. Immigrants came from all over Central America and other Caribbean islands to work in the banana plantations.

Throughout the 1900s, Honduras faced constitutional crises and their respective reforms as this young nation attempted to find its economic and political footing. Despite the unrest of civil wars in each of its neighboring countries, however, Honduras maintained comparative peace and stability throughout this period.

Economy and Government

The official currency of Honduras is the Lempira, named for a Lenca warrior who led the resistance against colonization during the 1530s. The Honduran economy traditionally focused on agriculture, with crops including bananas, coffee, and sugar. While these are still important markets, manufacturing made its way onto the economic scene in the early 1990s and took over the predominant percentage of GDP (Gross Domestic Product). Textile factories popped up all over mainland Honduras, producing everything from sweatshirts to sneakers. Fishing is another important industry with shrimp exports also becoming popular in the 1980s and 1990s, and continuing today.

The government of the Republic of Honduras is based on the democratic system and is divided into three branches: Executive, Legislative, and Judiciary. Honduras has five registered political parties, with two having dominated national leadership for the past several decades. A nonviolent coup d'état in 2009 resulted in a national constitutional crisis, which was settled with the inauguration of a new president in 2010, along with the reintroduction of international aid and influence.

National elections are held every four years for the offices of the President and legislators from each of the 18 departments, as well as all municipal authorities.

Culture

Nearly 90% of Hondurans are *mestizo*, meaning of mixed European and American Indian descent. The official languages of Honduras include Spanish, Garifuna, Miskito, Bay Island Creole English, and other indigenous languages. All official and legal documents are written in Spanish. The majority of Hondurans identify as Roman Catholic or Protestant. A common nickname for a Honduran is *Catracho* (or *Catracha* for a female), derived from a Spanish Honduran General's name. The nickname is considered complimentary, not derogatory. Football, or soccer, is the most popular national sport. You will see many football (or soccer) fields around Roatan, and replica football jerseys are very popular attire for young men, representing both the Honduran national team (blue and white like the Honduran flag) as well as many European teams.

Major Cities and Landmarks

The capital city of **Tegucigalpa** (pronounced tay-goose-ee-gaul-pa, but commonly referred to as simply tay-goose) is located in south-central Honduras within one of the official 18 departments that Honduras is broken into. In addition to being the political and administrative center for Honduras, Tegucigalpa is also the largest and most populous city

in the country. The capital sits in a valley amid one of the country's many mountain ranges. Flying into Tegus can be an interesting experience! The Toncontin International Airport (airport code TGU) requires pilots undergo specific training in order to land there.

Tegucigalpa hosts 25 embassies and 16 consulates, which is where foreigners can go for initial residency status grants, as well as other immigration matters. A visit to the capital offers colonial charm with a downtown area filled with churches, museums, and city parks. Just outside the city are several small villages where you can buy locally made handicrafts. La Tigra National Park, a cloud forest in the mountains, is also nearby.

San Pedro Sula (commonly referred to as simply San Pedro, but not to be confused with San Pedro, Belize) is the second largest city in Honduras. Located in the northwestern corner of the country in the Sula Valley, it hosts another international airport (airport code SAP), which some visitors utilize en route to Roatan. San Pedro Sula is often an alternative to Tegucigalpa for legal concerns as there are many consulates throughout the city. Residency renewals can be done here, rather than going to Tegucigalpa.

Considered the industrial capital of Honduras, San Pedro is a busy commercial center that was well planned in its city development. Orderly streets and avenues are broken into four quadrants, filled with hotels and restaurants as well as large shopping centers and stores of any variety. Many items that might not be attainable on Roatan can be found easily in San Pedro, offering Roatan residents a conveniently quick trip to purchase as needed.

La Ceiba (commonly referred to as simply Ceiba and pronounced say-ba) is the fourth largest city in Honduras, resting on the Caribbean coast and boasting a stunning mountain range that leads straight to the sea. With another of Honduras' international airports (airport code LCE), La Ceiba offers a convenient alternative to Roatan's international airport if necessary. The Galaxy Wave ferry service runs between La Ceiba and Roatan twice daily, as well as two daily transfers to the other Bay Island of Utila. Whitewater rafting, hiking, and canopy tours are all popular activities around La Ceiba, with Pico Bonito National Park being a major highlight. Many Roatan residents take the quick ferry trip or

flight to La Ceiba for a weekend getaway and for more shopping opportunities, as prices can be lower on the mainland for larger items.

Copan is a department along the Guatemalan border which hosts the **Copan Ruins**, a famous Mayan ruin site and UNESCO World Heritage site. A very popular destination for tourists traveling through Central America, Copan is also a popular weekend trip for residents of Roatan. The downtown area has a charming colonial feel and the residents are very kind and welcoming. As it is a tourism destination, you will find plenty of small hotels and a multitude of restaurants and cafés. Copan is located in the mountains, so if walking on inclines or declines is difficult, be sure to check with the hotel you book to see if it is located downtown or up one of the side streets. Also keep in mind that it is located in the mountains so the annual average temperature is much cooler than Roatan, around 68F/20C.

The site of the ruins is just outside of the downtown area; it is close enough to walk or to take a short cab ride. There are also horseback riding tours you can do to see other smaller Mayan sites farther away. Be sure to also check out the coffee plantations in the area as well as spas and many beautiful lodges built into the mountainsides.

Trujillo is a popular beach town along the northern Caribbean coast of Honduras. Offering a quick getaway for locals, it also has several nearby Garifuna communities. Trujillo is the site of another cruise ship port in Honduras, having opened in early 2015.

About the Bay Islands

Now that you have a general idea about the country of Honduras, let's hone in on the Bay Islands to learn more about this specific department, which contains the lovely island of Roatan.

Location and Geography

The Bay Islands is one of the 18 departments of Honduras. Consisting of eight islands and 53 small cays between 10-40 miles off the northern coast of Honduras, these islands have been part of Honduras since 1872. Three groups of islands make up the Bay Islands Department: the Bay Islands (the largest being Roatan, Utila, and Guanaja, with multiple other small islands and cays), Cayos Cochinos (the Hog Islands), and the Swan Islands. The Swan Islands are not inhabited, but there is a naval base there. Cayos Cochinos are the closest to the Honduran mainland and are minimally inhabited.

While Roatan is the largest of the island group, Guanaja is the second largest and even more mountainous than Roatan. Located east of Roatan, Guanaja is a beautiful destination for a rustic weekend trip, which you would most likely do with a local friend, as there is minimal tourism to Guanaja at this point.

Utila is the next largest island, with a few small hills and plenty of mangroves. On clear days, you can see Utila from western points on Roatan.

Barbareta, Morat, and Cayos Cochinos (the Hog Islands) are all small and rugged. Barbareta is privately owned, while Morat and Cayos Cochinos have very limited permanent populations respectively. Cayos Cochinos are the closest to the mainland and offer a wonderful day-trip from Roatan as several tour operators make the trip regularly.

Snorkeling and SCUBA diving are both quite popular there. Barbareta and Morat are both at the eastern tip of Roatan.

Brief History

Christopher Columbus landed on Guanaja in 1502 on his fourth and final voyage to the Americas. It was from Guanaja that the Europeans first realized there was an entire continent beyond the many Caribbean islands they had stumbled upon, and they landed at what is now Punta Castilla de Trujillo on the Honduran coast after leaving from Guanaja.

At the time that Columbus landed, the islands were inhabited by Pech Indians. With fairly advanced infrastructure, they conducted commerce among the islands, as well as the mainland of Honduras up to the Yucatan peninsula, and perhaps even as far as Jamaica. Upon decree by the Queen of Spain, their population was greatly reduced as slave traders were allowed to raid the islands for decades.

Settlements never lasted long on any of the islands until the 1800s, and the mixture of Spanish, English, Garifuna, and other local populations can still be seen throughout the Bay Islands today.

Culture

The Bay Islands today represent an eclectic mix of cultures, ranging from Garifuna to Latino, from European to Indian. As they have grown in popularity around the world, so has the cultural mix expanded. Traditional Garifuna communities occupy parts of all three major islands: Roatan, Guanaja, and Utila. Latino culture has steadily expanded as many Hondurans from the mainland have moved to Roatan specifically for its growing job market.

Expats have been moving to the Bay Islands for decades, but around 2005 there was a dramatic increase in interest from expats worldwide as Roatan gained notoriety as a desirable relocation destination. Utila has also increased in popularity as expats have flocked there for cheap and rustic island living. Guanaja has retained a more traditional Bay Island culture with mostly Garifuna communities and several communities who claim English roots. Today, Guanaja remains a quiet and tranquil island, with some tourism but nothing mainstream or overbearing. The local economy relies mainly on fishing and boat building.

About Roatan

Now for the most important part! You've learned a bit about the country of Honduras as well as the Department of the Bay Islands, so now let's get to the island we all love: Roatan.

Location

The Bay Islands of Honduras are a Caribbean archipelago situated between 10-40 miles off the northern coast of mainland Honduras. Roatan is the largest of the Bay Islands, located between the islands of Guanaja and Utila about 35 miles from the coastline of Central America.

Climate

Roatan's climate is tropical and typically rather hot and humid. Luckily for all its residents, regular sea breezes cool the daily temperatures to a comfortable range of temperatures in the 70s and 80s F. The average yearly humidity is around 77% and the average yearly temperature is 86F.

There are two seasons in Honduras: rainy season and dry season. In the Bay Islands and on Roatan specifically, however, the dry season is not as harsh, allowing the island to stay lush and verdant year-round. The rainiest months are October through January, with a yearly average rainfall of 87 inches. Although it rains an average 112 days each year on Roatan, that rain typically only lasts a few hours and the island does not experience true monsoon conditions. You may feel like certain days are monsoons, but even during the rainiest part of the year, the sun will come out and you will witness some of the most stunning sunsets during rainy season.

Roatan's location in the western and central Caribbean also offers more protection from the hurricane season that sweeps the rest of the region during the summer months. Statistically, only one hurricane every 26 years hits the island. This protection is a major draw for many homeowners as most other Caribbean islands face a more prolific hurricane profile.

Geography

Stretching about 40 miles wide and only about 5 miles wide at its widest point, Roatan is long and narrow with a central mountain ridge running the length of the island. The highest peak rises nearly 900 feet above sea level, and the central ridge offers views of both sides of the island, which you can take advantage of as you drive eastward from the airport or ferry dock. Hillside homes enjoy cooling sea breezes and endless ocean vistas. Along the coastline are perfect, white sand beaches as well as natural mangrove forests and striking iron shore. The iron shore is actually fossilized coral reef; although some people think it looks like lava rock, there is no volcanic evidence around the Bay Islands. All of the iron shore you see now was once submerged under the ocean. Some say you might find buried pirate treasure farther inland because of how high the water used to be around the island.

Roatan is surrounded by part of the second largest barrier reef system in the world: the Mesoamerican Reef. It is second in size only to the Great Barrier Reef of Australia. Stretching from the Yucatan Peninsula, past Belize and Guatemala, and wrapping around the Bay Islands of Honduras, this reef system is home to countless marine creatures and incredible coral structures. Not only does the proximity of the fringing reef system to the island offer protection against storms, it creates calm lagoons suitable for easy snorkeling and shallow SCUBA diving on a regular basis. Roatan's perfect diving conditions have long made it a SCUBA diving destination, and with increased mainstream tourism over the past decade, interest in the sport – as well as snorkeling and other underwater activities – has grown on Roatan.

Flora and Fauna

The tropical climate in the Bay Islands offers a combination of warm temperatures and abundant rain to support diverse ecosystems. Mangroves, tropical forests, pine forests, and lowland marshes all host a variety of animal species on Roatan.

Common fruit and nut trees found on Roatan include Hog Plum, Breadfruit, Cashew, Avocado, Soursop (called Guanabana in Spanish, which sounds much more appetizing than soursop), Papaya, Star Fruit, and Banana. Examples of palm trees found on Roatan include Royal, Fishtail, Areca, Phoenix, Pindo, Fan Date, Chamaedorea, Veitchia, and the Majestic Norfolk. Hardwoods include Spanish Cedar, Teak, Cordia, and Carreto.

Thick forests of pine extend across the island, causing Columbus to dub neighboring island Guanaja the “Island of Pines” upon seeing it in 1502. Native trees to Roatan include the Gumbolimbo (also known as the Naked Indian or Tourist Tree), the Trumpet tree, Teta, and Masica. Common flowers include Hibiscus, Philodendron, Parrot Flowers, Orchids, Jasmine, Ginger, Exora, Pentas, Heliconias, and Lantanas.

The extensive lowland mangroves around Roatan offer protection from storm and hurricane damage. They also serve as breeding grounds for numerous species of marine life. Red, Black, and White (or Buttonwood) Mangroves are the three common species found on the Bay Islands.

The Bay Islands are also a destination for birding, with over 120 unique species having been sighted. Of those, 40 are resident species while the rest are migratory. Regularly spotted species include the Yellow-Naped Parrot (an endangered species), Golden-Fronted Woodpeckers, Osprey, Great Tailed Grackle, and a variety of hummingbirds. Migratory birds include Warblers, Vireos, Tanagers, and Caribbean Sea birds such as the White Ibis, Brown Pelican, Frigate Bird, and the Roseate Tern.

About 12 mammal species inhabit the islands, including four species of bats, agoutis (also called Island Rabbits or Guatusas, pronounced wa-too-sas), rats, opossums, and white tailed deer. A wide variety of 36 species of amphibians are found on the islands, including endangered Hawksbill sea turtle species, crocodiles, six species of frogs, 15 species of lizards, and 13 species of snakes. The Coral Snake is the only venomous snake found on the islands, but it is rarely seen and is so small that it has difficulty biting humans.

History

The history of the island of Roatan is filled with battle stories. After Europeans came to the Caribbean, bringing with them foreign diseases to which native populations had no immunity, and also enslaving much of the local populations of each island, entire cultures were lost. It is believed that the Paya Indians once lived on Roatan, conducting trade with the mainland as well as other islands. A semi-nomadic culture, they also created ceramic items, which are today known as “yaba ding dings.” After the arrival of Columbus in 1502, this culture was virtually entirely extinguished from the Bay Islands.

After the arrival of Europeans, the Bay Islands experienced centuries of contests over claims to both the British and Spanish crowns. Pirates and buccaneers found refuge in the mostly uninhabited but very well protected harbors of Roatan, establishing small settlements from which they could easily raid passing cargo ships filled with treasures.

In 1638, William Claiborne established the first British settlement in Port Royal on the southeastern coast of Roatan. By 1642, the colony was primarily settled by log-cutters who dabbled in piracy, raiding Spanish war ships passing close to the island. In response to these raids, Spanish naval forces overran the short-lived colony in 1650, after days of hard fighting and one already failed attempt at taking the heavy fortifications of Port Royal. Despite their victory, the Spanish did not establish a permanent settlement on the island of Roatan.

Another British occupation of Roatan began a century later, in 1742, as they rebuilt the old fort at Port Royal. Other settlements around the island at that time include what are now the municipal capital of Coxen Hole, as well as the current town of Oak Ridge.

By 1788, the English had completely left Roatan once again, having been ousted by another wave of Spanish attacks. While it's hard to keep up with the constant back-and-forth, the main idea is that Spain and England both influenced the population and culture of the Bay Islands without either of them successfully permanently settling on Roatan.

Elsewhere in the Caribbean, in 1797, the British defeated the Black Carib on the island of St. Vincent, after which the British removed 5,000 of their defeated enemies and sent them toward Roatan. The majority of the Black Carib settled in Trujillo on the mainland, but a small group stayed on Roatan, founding the community of Punta Gorda on the northern coast. This became the first permanent settlement on Roatan centuries after the indigenous Paya Indian population had been decimated. The Black Carib communities on Roatan, in Trujillo, and farther north along the Central American coast are what we now call the Garifuna culture.

Decades later, a migration from the Cayman Islands brought freed slaves and former slaveholders to Roatan after the British abolished slavery in 1838. Primarily a seafaring culture, the Caymanians became the largest cultural group on Roatan and changed the island's economic and cultural course. Britain briefly claimed ownership over the Bay Islands in the 1850s before ceding the territory to Honduras officially in the 1860s.

Population growth continued on Roatan over the next century, with international settlers adding to the growing native islander populations. The 20th century saw the initial increase in Spanish-speaking mestizo (mixed Latin and European descent) populations on the island, settling primarily in the areas of Coxen Hole and Los Fuertes (near French Harbour).

By the beginning of the 21st century, tourism had entered as an economic interest, expatriates had started moving to the island in large numbers, and infrastructure had

grown rapidly. The first decade of the 21st century changed the cultural and economic outlay of Roatan immensely.

Economy

The official currency of Honduras is the Lempira, named for a Lenca warrior who led the resistance against colonization during the 1530s. On Roatan, however, the U.S. dollar is widely used and accepted. The conversion rate changes daily, so it is best to have an idea of its current approximation to the Lempira as many transactions are completed with a mixture of the two currencies. In 2015, the conversion rate is about 22 Lempiras to 1 U.S. dollar. It's also quite handy that cell phones have calculators now, so despite what your elementary school math teacher told you, you don't actually have to do mental math.

Roatan's economy was traditionally based on fishing, but the 2000s introduced tourism as a new, central industry for the island. With a focus on water sports and beach activities, Roatan's tourism sector has grown exponentially in recent years. Two cruise ship terminals bring tourists in by the thousands. Mahogany Bay Cruise Center, located between Brick Bay and French Harbour, is owned by Carnival Cruise Lines. It opened in 2009 and has seen fairly consistent numbers of ships docking each year. The Port of Roatan, located in downtown Coxen Hole, opened in 2007 and is partially owned by Royal Caribbean Cruise Lines. Both ports welcome ships throughout the calendar year, with the busiest season being between November and April each year. During those months, ships can come in up to five or six days per week with as many as four ships in at a time, two per port. Such an influx in tourists offers local businesses involved in tourism a huge market to utilize, but it can also put a strain on local infrastructure. There is a noticeable difference on days ships are in port, but primarily only in West End and on West Bay Beach. If big crowds aren't your style, it's easy to avoid them so don't worry.

Government

The island of Roatan is split into two municipalities: the Municipality of Santos Guardiola is everything east of First Bight (basically starting at Parrot Tree Plantation and heading east) while the Municipality of Roatan is everything west. An elected mayor represents each municipality for a period of four years. The offices of the Municipality of Santos Guardiola are in Oak Ridge, while the offices of the Municipality of Roatan are in Coxen Hole.

Culture

Roatan's history is one of blending cultures and merging communities; today it is no different. After centuries of Spanish and English influences on the island, both cultures are fairly well represented through family names, town and landmark names, and even common names for local flora and fauna.

Neighborhoods like Oak Ridge and Port Royal, French Harbour and Jonesville all reflect their British roots. Neighborhoods like Los Fuertes and La Colonia in Sandy Bay clearly show their Spanish heritage influence, with many residents of those areas having come from the mainland. Today you will find lots of expats living in the West End and West Bay areas of Roatan, as well as the East End. There is an incredible mixture of cultures throughout the island as more foreigners move to Roatan and cultures blend together through marriages and families. For a fairly small island, Roatan certainly offers a wonderfully international flair.

Through the influence of both British and Spanish settlers, language is an interesting cultural component to life on Roatan. Islanders speak Creole English, which they will typically slow down so you can try to understand it. It's English, with a twist. Try to learn some unique phrases and wording from your islander friends – it enhances your connection with your new community. Additionally, Spanish is a prominent language on Roatan. While you do not need to speak Spanish in order to live on the island, it can certainly help. Being able to easily communicate with a taxi driver, with your household

staff, and with government personnel simply makes your daily life easier. A few basic words and phrases to get your point across can go a long way. Though most islanders are bilingual, not all Hondurans who have moved from the mainland speak English, so you will definitely run into solely Spanish speakers on Roatan. Classes are available from absolute beginner level through intermediate and advanced Spanish, so if you have the time you may want to take advantage of those opportunities.

Roatan Marine Park

The Roatan Marine Park (RMP) is a non-profit, community-based organization established in 2005 by a group of concerned dive operators and local businesses. The Sandy Bay-West End Marine Reserve (SBWEMR) had been declared a protected marine area by the Municipality of Roatan in 1988, but increased tourism and unchecked business practices were causing an alarming rate of reef degradation within the Reserve. In 2010, the Bay Islands National Marine Park was officially established with a management plan including designated zones, rules, and regulations.

The entire island of Roatan is part of this nationally protected area, so keep in mind that depending upon where you live on the island, there are certain restrictions in place. These protected areas are called replenishment zones. The protected area extends to 60 meters of depth, and there is no commercial fishing allowed within 12 nautical miles of the reef. This area is considered the buffer zone between the open ocean and the protected zones.

Line fishing from docks or rocks is allowed for locals only - no foreigner may fish within the nationally protected area, unless they are sport fishing with a guide in deep water, meaning outside of the replenishment zones. The only exception to these restrictions on fishing within the protected areas is the spearing of the invasive lionfish once a permit has been obtained.

The Roatan Marine Park offers licensing classes for the spearing of lionfish, in accordance with the standards set by Digepesca (National Fish Service). To obtain a license to spear lionfish within the national marine park, contact the Roatan Marine Park office in West End for class availability. The class entails an informational briefing, followed by practice in the water spearing coconuts. Licenses are given at the discretion of the Roatan Marine Park in coordination with DIGEPESCA, the Honduran Fisheries Department. Superior buoyancy control is required before the RMP will authorize a license. Any illegal spearfishing can and will result in confiscation of equipment, revocation of the license, and a fine.

The RMP focuses great efforts on the patrolling of the Reserve area, though their funds and resources limit their ability to constantly patrol the entire marine park area for the island of Roatan. Reducing illegal activities such as the harvesting of lobster or conch and the use of spear guns, nets, and fish and lobster traps, is a regular concern for the RMP. The Honduran National Police accompany Park Rangers on patrols operating seven days a week, weather permitting, at all hours of the day and night.

In addition to searching for poachers, the Park Rangers act as a watchdog by reporting any illegal issues including unlawful developments, mangrove cuts, and sewage leaks. Additionally, they act as coordinators for search and rescue attempts.

The RMP also focuses a great deal of its funding and resources toward education and public awareness. School snorkeling trips, beach clean ups, glass-bottom boat rides, and Discover Scuba Diving experiences allow local schoolchildren the opportunities to develop a better understanding of their environment. The RMP realizes that long-term sustainability of natural resources relies upon community support and participation. Reaching out to the local schools to begin education at an early stage creates more awareness through a bottom-up approach.

Education also extends to the thousands of tourists visiting Roatan on a daily basis. With such a large influx of tourists, especially on days there are cruise ships in port, it is absolutely imperative that those visitors are advised how they can minimize their impact

during their stay. Posters, brochures, signs, videos, radio announcements, and cooperation from local tour operators all contribute to this messaging. Volunteers are always needed to walk the beaches on busy days to monitor and prevent any destructive activities. If you are interested please contact them on www.roatanmarinepark.com.

Of visitors and locals alike, the Roatan Marine Park asks the following:

- Avoid touching or standing on the reef, as it is living and is easily damaged. Fire coral, urchins, and other aquatic life can cause stings, and abrasions from coral become easily infected. If you become tired while snorkeling, float until you are rested enough to continue. Do not stand on the coral.
- Removing lobster, conch, shells, and coral within the Bay Islands National Marine Park is strictly prohibited.
- Net fishing and trapping is prohibited. Spear fishing is only allowed if a permit is obtained from the Marine Park office in West End and can only be used to catch Lion Fish, an invasive species.
- Line fishing *by locals only* is permitted from shores and docks within the Bay Islands National Marine Park. A license is needed and can be obtained at the DIGEPESCA offices in Coxen Hole.
- Certified divers should adhere to diving regulations including depth and time restrictions.
- If using small watercraft such as kayaks, paddleboards, or snorkeling, etc., stay within swimming distance of the shore in the event that weather conditions change and you are not able to maneuver the watercraft or swim back.
- Avoid swimming in the water taxi lanes and shore access points in West End or West Bay Beach.
- Please do not leave rubbish, cigarette butts, or bottles on the beach. There are recycling bins available in front of the Marine Park office in West End and in various locations on West Bay Beach and throughout West End.

International Airport

The Juan Manuel Galvez International Airport (known as Roatan International Airport, airport code RTB) is one of four international airports in Honduras. While flight schedules vary, throughout the year flights arrive on Roatan directly from the United States, including Atlanta (Delta Airlines), Dallas (American Airlines), Houston (United Airlines), and Miami (American Airlines). Flights also come from Canada (Sunwing Airlines from Montreal and Toronto), El Salvador (Avianca Airlines from San Salvador), and Belize (Tropic Air from Belize City). Domestic services from Tegucigalpa, San Pedro Sula, and La Ceiba are also available on SOSA Airlines and CM Airlines. Taxis are readily available at the airport, as are several rental car companies. The airport is located east of Coxen Hole on the southern coast of Roatan. From the airport to West End is about a 15-minute drive, while French Harbour is about a 15-minute drive heading east.

Ferry Information

Ferry services between La Ceiba and Roatan have been operated by Safe Way Maritime Transportation since 1994. The 70-75 minute journey offers passengers an alternative, affordable way to get to the mainland instead of flying. The ferry terminal on Roatan is located at Dixon Cove, which is conveniently between Coxen Hole and French Harbour. A large parking area and easy access via public transportation provide Roatan residents with a great alternative to flights to the mainland. The Galaxy Wave is a 152-foot catamaran featuring four 1,825 horsepower engines with jet propulsion, allowing for 460 passengers to cruise efficiently between Roatan and La Ceiba.

Roatan Communities

Understanding the layout of the island will help you to choose a location for your home that will best suit your needs and your personality. With so many varying neighborhoods to choose from, it's best to have a general idea before starting to seriously look at real estate – it will help you narrow down potential areas first and save yourself lots of time. If you've already selected your area, it's still helpful to know what can be found in each area of the island. Here is a basic breakdown for you to peruse.

Political Boundaries

There are two municipal districts on the island of Roatan: the Municipality of Roatan, which is seated in Coxen Hole and stretches from West Bay to First Bight; and the Municipality of Santos Guardiola, seated in Oak Ridge, which runs east from First Bight and includes the islands of Barbareta and Helene.

Coxen Hole

The administrative center for the island is Coxen Hole, which is also the capital of the Department of the Bay Islands. Government offices are located on the main road in Coxen Hole and include Immigration, Customs, the Courthouse, and the Roatan Municipal offices.

The Port of Roatan cruise ship dock is in Coxen Hole as well, and the airport is located just outside of town along the southern coastline. While most expats choose not to live in Coxen Hole, for those who live on the west side of the island, this is where you go to run errands. In the town's business district you'll find customs brokers, souvenir shops, law offices, banks, and postal services. Several of the island's popular grocery stores are located in Coxen Hole, as well as school supply stores, phone companies, and hardware stores.

Coxen Hole has several one-way streets, but road signs are not very common so be aware as you drive around downtown. Additionally, as this is the main city it can get very crowded with pedestrians, vehicles, and bicycles. There are several sets of speed bumps in front of schools around the island, including on the road into Coxen Hole. Drive carefully as you go through this sometimes-congested area.

Several government offices are located in Coxen Hole. The Police Station is located just outside of downtown, approximately half a mile west of the split in the road. It is the yellow building on the hill on the left side of the road as you are driving west. It is open 24 hours a day, seven days a week. In case of emergency, dial *199. The main telephone number is 2445-3438.

The Municipal Police Office and the office of the Chief Justice are located upstairs in the yellow building in the park area on the main road in downtown Coxen Hole. You can contact them at this telephone number: 2445-0416.

The Roatan Municipality office is an orange building located on the main road in Coxen Hole. They are open Monday to Friday, 8:00am-5:00pm, and can be reached at 2445-1299.

The main immigration office is located across from the Judicial Building in the park in Coxen Hole. The office can be reached at 2445-1326.

The customs office is located off the park area before the immigration office, but generally people deal with custom agents. The office phone number is 2445-1315.

Eldon's Supermarket, Plaza Mar, and Super Isleno grocery stores are all located behind the PetroSun gas station on the left-hand side of the main road outside of downtown Coxen Hole, heading toward the airport and all points east.

French Harbour

The second largest town on Roatan is French Harbour, an industrial harbor town where the shipping, fishing, and shrimp boats dock. Heading east from Coxen Hole, you will pass Dixon Cove and Brick Bay en route to French Harbour. The ferry from the mainland arrives at the terminal in Dixon Cove, which is just before Mahogany Bay Cruise Center where cruise ships owned by Carnival Cruise Corporation dock year-round. Brick Bay is the oldest development on the island and throughout these areas you will notice a variety of commercial and residential developments.

Past Mahogany Bay you come upon Los Fuertes and Mount Pleasant, which are both residential as well as major commercial areas with a focus on the fishing, shrimping, and shipbuilding industries. The Roatan Electric Company (RECO) is based here, along with a multitude of banks and shopping centers. Plazas are small shopping centers filled with stores and services from furniture to clothing, cable companies to hardware stores. All of these can be found through Los Fuertes and Mount Pleasant as you head into French Harbour.

French Harbour's business district offers a variety of goods and services including construction companies, design firms, and building supply as well as marine and boating supply stores. Another Eldon's grocery store is located in French Harbour, as well as several gasoline stations, which should be noted as the next available stations are in Coxen Hole and Oak Ridge, depending upon which direction you are driving.

There is a Police Department located in French Harbour, off the main road heading toward the south shore waterfront. It is the yellow building on the right side of the road about 600 feet past Eldon's Supermarket. The police station is open 24 hours a day, seven days a week and can be reached by telephone at 2455-5199.

Along the north shore of Roatan there are multiple residential developments, most of which have access roads from the main road between Brick Bay and French Harbour.

Neighborhoods like Hottest Sparrow, Turtling Bay, and Palmetto Bay can all be accessed from a road just before Los Fuertes. Another access road for Palmetto Bay as well as Crawfish Rock intersects the main road in Mount Pleasant. In French Harbour you will find the road into Pristine Bay, where the island's only golf course is located. Designed by Pete Dye, the Black Pearl Golf Course is 18-holes of stunning scenery and beautiful breezes overlooking the north shore of Roatan.

East End

The area from French Harbour to the east of the island is less inhabited and consequently has fewer bars, restaurants, hotels, and resorts. There are stunning views of beautiful aquamarine waters and from the mountaintops along the main road you can enjoy simultaneous views of both the north and the south sides of the island.

The East End of Roatan is more "country" island living, appealing to those who are comfortable living outside of a town or city. There are no large commercial areas east of French Harbour, leaving this part of the island as a tranquil escape for those looking for a more rural, peaceful lifestyle.

As you head east from French Harbour you come upon First Bight and Second Bight, with the beautiful gated community of Parrot Tree Plantation located on the south shore. This is the division for the municipalities of Roatan and Santos Guardiola. Along the north shore are Milton Bight and Politilly Bight. Politilly Bight is a small local fishing community, but both areas also have expat communities.

Jonesville is a quiet and quaint fishing community just before Oak Ridge, the largest town on the southeast side of the island. Oak Ridge is a charming community where many homes are built on stilts along the water's edge, and shrimp and lobster boats are often moored to the front porch. People use small boats to run errands and connect with Jonesville, as well as points farther east like Calabash Bight, Port Royal, and other homes further east on the

south shores. You can take a boat ride through the mangrove tunnels along this area.

Punta Gorda is across from Oak Ridge on the north shore. Punta Gorda is actually known as two towns by the local community, with Punta Gorda being the western and English Town the eastern town. Punta Gorda property is strictly owned by the Garifuna community and cannot be sold.

The paved roadway ends at the “Y” split past Oak Ridge. The concrete roadway to the left goes into English Town and will continue westward through Punta Gorda, looping back to the main road. Taking the gravel road to the right continues to the easternmost area of Roatan. A community of expats live in Punta Blanca on the north shore, located one half mile after Oak Ridge.

Continuing east along the north shore dirt and gravel road are two more of Roatan’s stunning beaches, Paya Bay Resort and Camp Bay. Paya Bay Resort is a boutique resort that offers two long white sand beaches, hiking trails, private coves, snorkeling, and an upscale restaurant. Many expats who live on the western side of Roatan take advantage of Paya Bay Resort’s tranquility and privacy for a weekend away. Camp Bay Beach and La Sirena restaurant are located farther down the gravel road and offer a completely secluded and pristine environment for a relaxing escape and incredible snorkeling and SCUBA diving.

Port Royal is the last town on the east end of Roatan and although the area is isolated, there are many expats living there. Many of the homes here are only accessible by boat, as the road does not extend throughout the community.

A large portion of the central and eastern end of the island forms the Port Royal Park and Wildlife Refuge, including areas rich in wildlife, such as the endangered Yellow-Naped Parrot and the White Crested Pigeon. The remains of the famed pirate fortress can also be viewed in Old Port Royal.

Helene is a sparsely populated small island separated by a canal from the east end of

Roatan; farther east are Morat, the Pigeon Cays, and the island of Barbareta, which is privately owned. These islands are all accessible by private boat charter, which is easily accessible from tour operators based in West End or West Bay. Boats can also be chartered from Oak Ridge and surrounding areas.

There are several government offices located in Oak Ridge, which serve the Santos Guardiola Municipality. The Municipality of Santos Guardiola Office is located within Oak Ridge and can be reached by telephone at 2408-3790. There is also a Police Department in Oak Ridge, which can be reached by telephone at 2408-3792.

Sandy Bay

Sandy Bay, one of the oldest towns on Roatan, stretches two miles along the beaches of the northwest shore heading west from Coxen Hole toward West End. Several resorts, vacation rentals, and small hotels are located here. Heading west from Coxen Hole you will pass the other access road for the Palmetto Bay neighborhood and its surrounding areas along the north shore. That road leads through Mud Hole, which is also where the Blue Harbor Tropical Arboretum is located.

Continuing west you will come upon Lawson Rock, a popular community along the north shore on the main road with condos and homes built up into the hillside. Throughout the Sandy Bay neighborhood you will notice small developments and communities just off the main road hugging the north shore of the island.

The Colonia (also known as Belfate) is a community that continues to build up along the hillside facing the north shore in central Sandy Bay. It is primarily a residential area where many Hondurans move to from the mainland. There is very little oversight on housing and land rights in this community, making it difficult to control sprawl as well as infrastructure.

After the Colonia there are several long stretches of beachfront where many expats own

homes used as rental properties. Several small hotels and restaurants are also along this stretch. Just before reaching West End you come upon Gibson Bight and Mangrove Bight, both along the north shore. Gibson Bight hosts a large marina and both neighborhoods are popular locations away from the main strip of West End.

In Sandy Bay, you can also visit the Institute for Marine Sciences, which is located in Anthony's Key Resort (commonly referred to as simply AKR) and swim with the dolphins or catch a dolphin show. Next door to the Institute is the Roatan Museum, which contains a fine selection of artifacts and other information pertaining to Roatan's culture and history. If you're in the mood for a walk, the Carambola Botanical Garden is located right across the street from AKR. The garden has several well-maintained paths along which orchids are blooming most of the year and offering great views from the top of the hill.

There are a few medical clinics in Sandy Bay, namely Clinica Esperanza (or Nurse Peggy's Clinic) and the Anthony's Key Clinic. Their entrances are located about 200 yards apart along the main road in central Sandy Bay.

Sandy Bay also has several small restaurants, gift shops, and car repair centers throughout its long stretch of main road. Be sure to take advantage of these offerings in lieu of driving all the way through to Coxen Hole or West End.

West End

West End Village is a fun little beach town with its one main road extending about a mile from the point at Lands End to the beach that leads to West Bay. Here's where you'll find a concentration of hotels, restaurants, and dive shops, along with scooter and car rentals, kayak rentals, a submarine ride, and paddleboard rentals. Activity abounds in West End, as there is always live music, special events, and a high concentration of tourists in the area. There are several parking areas available off the main road, offering you the chance to leave the car and take in the activities on foot.

Gift shops selling everything from hammocks to wooden crafts to t-shirts can be found every few buildings. Dive shops abound offering affordable experiences for the completely inexperienced diver to the very advanced diver. Picturesque Half Moon Bay is the central attraction, with a nice sandy beach, good snorkeling, calm waters for paddleboarding, and a sailboat permanently anchored offshore offering a rope swing and a hangout spot.

Housing in the West End area is as eclectic as the businesses along the street. Luxury condos can be found on both ends of the main road, on the beach at the far end headed toward West Bay and along the iron shore at Lands End. Apartment rentals can be found throughout the entire stretch of West End as well. Land is at a premium here as the town is small and the tourism industry continues to grow.

An eclectic mix of expats and locals work and reside in West End. Many of the expats work in the diving industry after completing their professional certifications at one of the many dive shops offering Divemaster courses, or one of the few offering the Instructor Development Course. There is a high turnover rate of young expats in this area, with a core group of regular expats who own or manage businesses in West End living there long-term.

West Bay

West Bay Beach is renowned as one of the best beaches in the Caribbean and even the world. Warm, turquoise waters lap gently on the powdery white sand beach that is protected by the palm fringed bay and a spectacular coral reef. The shallow and warm waters, which are perfect for swimming and snorkeling, make it a great place to spend the day. Other activities include SCUBA diving, glass bottom boat tours, paddleboarding, kayaking, and even a zip-line canopy tour that ends right at the beach.

To get to West Bay from West End you could walk, but it is a long beach walk that traverses rocky areas instead of sand at times and it rather isolated in certain spots. More advisable

is to take a water taxi from the West End Water Taxi Association's dock in West End, or you can drive on the paved road south that turns off about a block before the traffic circle at Half Moon Bay. By land en route to West Bay, you will notice several small roads and driveways heading off in either direction leading downhill to the coastline. Small neighborhoods and developments have been built throughout this area, offering plenty of hillside lots with stunning views off of both sides of the island.

In West Bay, there are many hotels and resorts, several dive shops, and a multitude of bars and eateries. The West Bay Mall is home to multiple businesses, and commercial options in this area continue to increase.

Past the commercial area of West Bay Beach, the road continues (though it appears to end at the Infinity Bay parking lot, you can indeed drive through it) toward the popular expat neighborhoods of Turtle Crossing and Lighthouse Estates. These homes enjoy gorgeous sea breezes and endless sunset views as they sit along the western point of the island. As the main road terminates here, it is not a cut-through so the area sees minimal traffic other than its residents. Convenience to the amenities of West Bay while enjoying simultaneous privacy and quiet offers residents of these neighborhoods a perfect blend.

Flowers Bay

One of the oldest settled areas of Roatan, Flowers Bay follows the southwestern coastline of Roatan between West Bay and Coxen Hole. This neighborhood is primarily populated by islanders with a smattering of expats as well. Flowers Bay enjoys an incredibly convenient location directly between the stunning West Bay area and commercial Coxen Hole; since the main road extending the length of Roatan diverges at Coxen Hole and again at West End, Flowers Bay can be reached by either end of this loop.

Many of the underwater activity operators from West End, West Bay, and Sandy Bay take advantage of the multitude of docks along this southern coast in the Flowers Bay area for

an alternative location in the case of bad weather on the northwestern side. Flowers Bay is also a thruway for the many busloads of cruise ship guests docking at the Port of Roatan in Coxen Hole and heading toward the tour operators of West End and West Bay. This stretch of road passes through the neighborhoods of Gravel Bay and Pensacola, with another Mangrove Bight located at the end of the Flowers Bay stretch – so it's important to differentiate between the Mangrove Bight of Sandy Bay and that of Flowers Bay if you're taking a taxi.

The road through Flowers Bay follows along the coastline, so keep in mind that it can be quite windy, and in the case of very bad rain or stormy weather, the road can flood in some parts. Although rare, it is something to consider when choosing which way to drive between Coxen Hole and West End or West Bay.

Real Estate

Financing Options

While financing options used to be very limited, recently we have seen increased availability for buyers. There are some financial institutions that will act as third party lenders, although is still is not too common. Typically, property documents are held in escrow in North America or by local attorneys and the local mortgage is tied up.

One potential option for buyers is utilizing third party financing for up to 15 years. The interest rates on that type of financing are 10-12%. A typical down payment would be 40%. Another option is working with the seller for financing. Typical terms are 30-50% down, a term of 1-5 years, interest at 6-8% annually, lower payments (a longer amortization), and a balloon payment at the end of the term to pay off the loan. The seller will normally hold a mortgage on the home to secure the loan.

Banks on Roatan don't normally make loans to non- residents. They also charge 9-12% interest when they do make loans. Some people get a second mortgage back home in North America.

Banks in North America won't make loans on foreign properties, but some people get second mortgages on existing properties and use those funds to buy on Roatan. Individual Retirement Account (IRA) funds are also sometimes used by buyers.

Roatan MLS Information

The Roatan Multiple Listing Service (MLS) is an organization of Real Estate offices on Roatan who have joined together to be able to provide professional real estate services. The MLS is a database that allows real estate brokers and agents representing sellers under a listing contract to widely share information about properties with real estate brokers and

agents who may represent potential buyers, or wish to cooperate with a seller's broker or agent in finding a buyer for the property. The MLS combines the listings of all available properties that are represented by brokers and agents who are both members of that MLS system and of NAR (the National Association of Realtors) in the U.S.

The purpose of the MLS is to enable the efficient distribution of information so that when a real estate agent is introduced to a potential home buyer, he/she may search the MLS system and retrieve information about all homes for sale in a given area or price range, whether under a listing contract by that agent's brokerage, or by all participating brokers and agents. The MLS system is also a public access site so clients can utilize the system to get an overview of property values and actually shop for properties.

The mere fact that Roatan offers an MLS is astounding – you would be hard-pressed to find many other places in all of Latin America offering a Multiple Listing Service. Providing such a service to all prospective buyers allows Roatan's real estate companies to work together, rather than competing and creating a difficult environment for clients. The website is designed to be incredibly user-friendly to make the experience of buying property in Roatan very easy.

The MLS has given clients and real estate personnel alike a database of information for comparative market analysis, allowing larger end hotel chains and developers access to the market pricing for their needs.

Roatan Realtors Association

The Roatan Realtors Association (RRA) was started several years ago by the brokers of three local real estate offices. As the industry advanced and buyers expected more professionalism, local real estate agents worked together to create a recognizable organization. With the establishment of the RRA, which belongs to the National Association of Realtors (NAR), the group adopted a set of Standards of Practice and Ethics Codes by

which all agents were to abide.

The RRA is affiliated with both CANABIRH (the Honduran National Real Estate Association) and with the NAR (National Association of Realtors). In 2008, CANABIRH appointed the board of directors of the RRA as CANABIRH BAY ISLANDS (CANABIRH BI) and granted them chapter/delegation status. The RRA/CANABIRH BI has helped to coordinate real estate agents working together and it has also allowed for the dissemination of information about listings. They have also acted as liaisons between the industry and local government in implementation of suggested rules and a possible real estate school for the industry, which is currently not available.

There is a combination of requirements for a real estate agent to become a member of the RRA. Applicants must be legal residents, have legally established corporations, and must agree to abide by the RRA Standards of Practice and Ethics Codes, as well as the bylaws of CANABIRH. All real estate companies must be affiliated to CANABIRH or else they will not be legally allowed to make real estate transactions.

Meetings are held monthly for RRA/CANABIRH BI members and include all member brokers and agents. Each January there is an election for a Board of Directors for that calendar year.

The RRA/CANABIRH BI has been and will continue to set the industry standards in the Bay Islands in order for real estate agents to best serve their clients. At this stage of development for the islands, real estate is a major catalyst for progress as the islands continue to grow as a desirable retirement and second home location.

Real Estate Agents

When you choose a real estate agent make sure to select someone you feel comfortable with and who you feel you can trust. How to know whom to trust? Asking is the simplest way. Ask your friends and other people who have purchased or sold property in Roatan for the names of successful agents with proven track records. Also do some online research; all the legitimate agents have websites where you can view properties online and read customer recommendations to see if they have anything in common with what you seek.

After you have identified several potential agents, contact them via email to begin a relationship. Pay special attention to how quickly they respond to your initial inquiry and subsequent questions. Choose the agent who is timely in their response, answers your questions directly, and with whom you find it easy to communicate.

When planning your trip to Roatan, it is important to schedule your day and time with real estate agents. Many times an agent is booked solid with appointments and showings the week you plan to arrive. Preview properties on the MLS website or by other pictures the agent sends to you. You do not want to spend your time and the agent's time viewing properties that do not meet your criteria.

Some factors to consider when choosing an agent are the length of time they have worked in Roatan; timeliness of his or her responses to your emails and phone calls; membership in CANABIRH, the Roatan MLS, and the RRA, and even the International Realtors' Association; references from recent clients; and whether or not their area of expertise matches what you seek. Choosing the right realtor for you is an important component to a successful and enjoyable real estate search.

Legal Concerns for Real Estate

It is important to at least familiarize yourself with the Honduran legal system if you plan to purchase land on Roatan. There are several factors that could influence your final decision

and these should be carefully reviewed with your legal counsel prior to your purchase.

Honduran legislation allows foreigners to purchase up to 3,000 square meters (approximately 0.72 acres) of land within 40 kilometers of the country's borders or coastlines. In other words, an individual foreigner can only own slightly less than three quarters of an acre on Roatan. Any area in excess of that is reserved to Honduran citizens or corporations formed entirely by Hondurans. There are legal options for purchasing land in excess of 3,000 square meters, so be sure to consult with your attorney.

The law also states that if you buy an undeveloped piece of property, you must begin to build within three years of purchase or pay a fine equal to 20% of the purchase price for each year that you do not make any improvements to the property. This law has not been enforced in the past, but you should plan to keep the property maintained (chopped) and it is also good advice to fence the property immediately after purchase. Prior to closing, make sure the owner has all of the corner markers in place so the boundaries are very clear.

If you want to purchase a larger property, you will have to form a Honduran corporation. When you form a corporation, you maintain control over the property by naming yourself administrator. There are currently no building restrictions on corporate properties.

In either case, a qualified attorney must be retained to carry out the paperwork. Expect to pay approximately 5-6% of your purchase for closing costs plus other expenses such as corporation formation fees and mortgage expenses.

There are different ways to form a Honduran corporation that will allow you to buy more than three quarters of an acre of property. Your legal counsel will provide you with the best advice. Many new land holding corporations are formed as a two-tier structure, or a piggyback corporation. The pair would have an investing corporation that owns the land and a holding company that holds the corporation.

In a two-tiered corporation structure, that means that the property is owned by an

investment corporation (for example, Bob & Sue Investment Company). In Honduras, each corporation must have at least two shareholders. So one share is issued in the name of a Honduran (he/she signs the back and surrenders it when it is issued to become a bearer share) and 249 shares are owned by a holding corporation (for example, Bob & Sue Investment Company). With that structure, the actual company holding the property will be formed entirely by “Hondurans.” One will be an actual Honduran citizen and the other will be a Honduran corporation.

The Holding company has two shareholders as well, which can be non-Hondurans. These shares are often split equally between two partners, with each having 125 shares.

The companies each have at least one administrator who can be a non-Honduran. If there is more than one administrator, then you have the choice of structuring it so they have to sign together to make any changes or to move any assets in or out, or it can be structured so that they can sign independently, without the other having to be present.

The above structure gives the buyer the most control and is completely in compliance with the Honduran laws and constitutions.

This is an example of what a two-corporation structure looks like:

ABC HOLDING COMPANY, S.A.

John Doe (U.S. citizen) = 50%

Jane Doe (Australian citizen) = 50%

ABC INVESTMENT COMPANY, S.A.

ABC Holding Company, S.A (considered a Honduran citizen) = 99.60% (249.5/250)

Juan Perez (Honduran citizen) = 0.40%

All legal entities (citizens, corporations, etc.) must possess an RTN Number (*Registro Tributario Nacional* or Tax Filing Number) to carry out any kind of business or legal

transaction in Honduras, including the purchase of property. Therefore, if you've formed Investment and Holding companies to buy land, all the individual members of all the corporations formed must have their own individual RTN. Additionally, each company as a legal entity must also possess one. Your lawyer should include acquisition of RTN numbers when you form a company.

Simply having an RTN does not permit you to work in Honduras, but it is a requirement for forming a corporation. Permission to work is an entirely different matter.

Property Taxes

Property taxes in Honduras are very low compared to many countries. A rule of thumb for calculating property taxes is estimating about \$4 in taxes per year for every \$1,000 of property value. Occasionally, assessments have levied on both corporate and individually owned properties, in order to pay for improvements at the municipal. These assessments have been less than \$100 per year. There is some discussion of placing a \$300 per year tax on all corporations, which would include land-holding corporations.

Property taxes are paid annually in August at the municipal offices in Oakridge or in Coxen Hole. If you pay in January through March of each year, you receive a 10% discount on your total owed. Taxes are levied based upon the deeded value cost or *catastral* value, whichever is greater. The *catastral* value is what the municipal declares the property to be worth. The municipal can adjust this value in years ending in zero or five, although occasionally the government opts to make a change in other years and back-date it to the appropriate year ending in zero or five.

Capital Gain Taxes should be considered when you buy property in Roatan that you eventually plan to sell. Under ZOLITUR (the Free Trade Law), Capital Gains Tax in the Bay Islands was reduced from 10% to 4% of net profit. This is in effect whether you are selling the property under a personal name, from a corporate name, or if you are transferring an entire corporation and all its assets. The tax is calculated on the amount of provable net

profit you receive as a seller. For example, you can subtract the initial amount as stated in the title and closing documents, the initial closing costs, any permanent improvements like roads or structures built on the property, property taxes, and commissions on the sale.

To establish the cost of the improvements is to pay ZOLITUR to have the improvements evaluated by their official appraiser. Due to the wide range of construction quality on Roatan, appraisals may come out above or below the actual cost of the improvements. It is a good practice to provide the appraiser with construction plans and a detailed description of the improvements prior to the appraisal. Receipts and building contracts serve as valid documents for the assessment.

Customs duties are typically around 40%, which is something to consider if you want to ship several large items from home.

Choosing Your Property

Here is our 10-step outline to purchasing property on Roatan:

1. After you find a property you like, your real estate agent will create a simple sales agreement. After review, you sign and initial it. Often you will go back and forth with the buyer with various counters.
2. Once you have settled on a price, your agent will get you an exact closing cost quote from the attorney of your choice. NOTE: In Roatan, buyers pay all closing costs and sellers pay capital gains and commissions. Closing costs and any corporation formation costs are all paid at closing.
3. Once the contract is approved by both you and the seller, you have 7-10 working days to wire a 10% earnest money deposit to your real estate agent's escrow account. NOTE: When you sign the contract and promise to wire the money, then the owner signs it, and the property comes off the market. After you wire the earnest money, please be aware that if the owner meets all contingencies and terms of the contract and you back out, you lose your earnest money deposit. So make sure you

want the property!

4. Within the first 10 days after you sign the sales agreement, you or your legal representative will receive a title, survey, and other documents. The attorney then begins his or her work in checking the documents.
5. If you choose to put the property in a corporation, or a double level corporation (Investment Corporation and Holding Corporation), you will need to provide the attorney with the name of the corporation you want, and who the administrator or administrators will be. If there is more than one administrator, you need to decide if both administrators need to act (sign) together to make major changes, such as adding or removing administrators or selling the property, or if either can act independently of the other. If only one person is going to be at the closing, make it so either can act independently. It is very advantageous for couples to be able to act independently, since if one is incapacitated, the other can still act. If the buyer won't be able to attend the closing – or if there is any chance the property could close late for any reason (which is not uncommon) – many buyers will appoint a limited power of attorney to someone such as the real estate agent. This representative will accept benefits on behalf of the corporation or individual (like land) and put assets in the corporation, but not occur any liabilities (like selling land or entering into any other agreements). You must tell your attorney if you want to do that.
6. During the time you are waiting for the closing, your real estate agent assists the attorneys in getting the *catastral* certification (satellite registered plot), possibly an updated survey, the paid tax receipts, title documents, etc., for the closing to proceed.
7. At least a week before closing, you need to wire the final funds, including the attorney fees. Real estate agents and attorneys are both present for the closing. The closing is performed after the attorney completes the title opinion search, confirming that the land has a 100% valid title with no unanswered questions. If there are any issues on the seller's side with the paperwork, they must be resolved to the attorney's satisfaction. If there are unresolved issues, there is no closing and all funds are returned, or the closing is delayed. Unresolvable issues are rare.
8. You, or your realtor with power of attorney, sign the documents, the seller signs

them, and you get the confirmation from the attorney that you now own the property. Then the seller gets his proceeds and the attorney is also paid. You will receive copies of all documents before you leave.

9. Within approximately 6-9 months, you will receive the registered title, the registered corporate documents, and the shares from your attorney. Keep your copies of everything in a safe place and especially guard your corporate shares (originals) since the person who holds them in their hands is the owner of the companies and all assets.
10. Don't forget to pay your taxes once a year! Your real estate agent can organize that service. Depending on the location of your property, these are paid in the municipal offices of Oak Ridge or Coxen Hole. The first time you pay your taxes take a copy of the previous year's tax receipt, the *catastral* certificate, and a copy of your *Escritura Publica* (title). Ask your attorney once a year about any corporate updates you might have to do. Usually there are none.

Selling Your Property

A common investment practice is buying large tracts of land and subdividing. Many people also buy and resell various pieces of property to generate income. If you have been completely happy with the agent who assisted you in buying property, there is a fair chance he or she will be the right agent to sell your property – though it is worth checking some points, as some agents may be better selling than listing agents.

Ask the agent how he or she plans to market and sell your property. If possible, get it all in writing – no verbal promises. Make sure you are clear from the start so there is no resentment later when expected things have not been completed. Another important aspect in selecting a selling agent is how he or she interacts with other agents in the area. An agent who communicates with many other real estate agents will get the sale completed more quickly.

Like nearly everywhere in the world, property prices in Roatan dropped during the world financial downturn of 2009-2010. No one can tell the future, but Roatan has always been considered a bargain compared with the rest of the Caribbean islands. In 2014, Roatan saw a rebound in sales compared to previous years, and inventory has been keeping pace with demand to create this unusual convergence of both a buyer's and seller's market.

Estate Planning

You should carefully consider estate planning for your new investment. In all likelihood, your future heirs live in another country, and may have little or no experience with business in Honduras. Speak to your attorney about your individual situation and how to best handle estate planning. If your title is in your own name, you will need to create a Will naming your heirs. In the event of death, the Will can be presented to local judicial authorities to authorize the transfer of assets. If no Will is available, local laws governing inheritance will assign your property to your closest relatives. In most cases, your children being the closest relatives in Honduras. However, your spouse is entitled to 25% of your assets. Although your spouse does not automatically inherit 25% of assets if there is no right of survivorship, a spouse with no other means of income may claim a 25% spousal aid (*cuarta conyugal*) but will have to do so by means of the civil court. United States Wills and rulings are valid in Honduras after the proper legalization process has been completed. In some cases, a ruling from a foreign Probate Court can be submitted locally in Honduras to prove inheritance rights.

If a corporation holds your property, a transfer of bearer title stock certificates can be arranged, or even incorporated into a Will or other authenticated document. Commercial law, which governs the transfer of corporate stock, is considered private and does not require government intervention, allowing the parties to designate their own conditions and stipulations. The end result of this is: if your property is held in a corporation, transfer of assets at the time of death can be more convenient, but less rigidly enforced.

Whichever situation you might be in, it is important to get as much information as possible prepared for your heirs, to ease their potentially sudden introduction to Honduran investment. Keep copies of title documents, and prepare written statements of your foreign assets, along with contact information for your local real estate professional or attorney.

Rental Properties

Renting property in Roatan is very easy – the market is large with many people coming and going frequently on the island.

A wide variety of rentals are available on Roatan, ranging from small hotels and B&Bs to weekly and monthly rental apartments and homes. Short term or weekly rentals are readily available all year round and can vary in price from \$500 to \$3500 a week, depending on the season and the rental property.

Rental prices are the highest in the West Bay area, followed by West End and Sandy Bay. East End rentals are scarcer, but are available in a few select developments. What are you looking for in rental property—a private and secluded home, a beach home, or a home near or in town? Consider factors such as the availability of transportation and shopping facilities. Although there are more facilities available all the time in West Bay (restaurants, bars, etc.), this is basically a beach community while West End has the liveliest night scene. Sandy Bay is a more established island community, but with few shopping options. It is easy to get to and from either West End or Coxen Hole though. Most expats choose not to live in Coxen Hole or French Harbour, which are commercial centers, offering few attractions. The East End from French Harbour to Camp Bay is slowly being built up and offers ideal secluded luxury homes, with fabulous views. Your best option is to own or rent a vehicle if you are considering living on the eastern end of the island.

Given Roatan's popularity as a vacation destination, long-term or monthly rentals are harder to find during the high season from Thanksgiving through Easter. During the low

season from June/July to November, depending on the location and amenities, rental rates range from \$500 to \$2,000 plus utilities. For example, an island style home with no air conditioning, no view, and not located on the beach will cost from \$500 to \$1,000 a month plus utilities. A higher-end home on the beach or with an ocean view and a pool and other amenities such as A/C, Internet, and cable TV will cost between \$1,000 and \$2,000 plus utilities.

However, don't give up if your budget is lower, since occasionally you can find lower prices in some of the local neighborhoods or you can share a home with someone and lower your costs that way.

One expert advises flexibility when searching for a rental home in as much as location, the size of the home, and amenities are concerned, particularly during the peak season. If you're coming to test the waters and try out living on Roatan, renting a property is the best way to get a taste of the local experience rather than staying in a resort. It's better to come in the low season, as you will probably find better rental values.

Tip: Long-term rentals are harder to find if you bring your pets. This particularly applies to large animals and more than one pet. If you are purchasing or building a home, it's better to bring your pets when your house is ready to move in to.

Commercial Real Estate

Prices for commercial spaces currently start at \$139,000 and go up depending on location. Small bed and breakfasts and resorts begin at \$675,000. Businesses for sale can be as low as \$33,000. Oceanfront commercial land pieces start around \$375,000. Oceanfront homes with income potential can start at around \$475,000.

Investing in Condos

Condominium developments are becoming more popular on the island. If you are considering investing in a condo, one expert strongly advises going over the property management contract carefully before you sign on. Check to see if management takes their percentage out of the gross or net income. It's better if they are paid out of the net income, where expenses are taken out of the gross income and what's left is divided accordingly. In this manner, management is more inclined to keep costs down and profits are higher for everyone. When the profits are taken out of the gross income, management usually just takes a fixed percentage of the gross income, pays expenses, and what is left over goes to the owner and there is no incentive for management to keep costs down. Thus, the condo manager profits more.

Investment Returns

What can you expect for returns on your investment? Development and infrastructure on the island continues to move forward and Roatan has seen major investment by two cruise ship companies that own ports on the island, bringing in thousands of guests each day and over a million annually. The increase in luxury development, from the Pristine Bay community hosting the championship Black Pearl golf course to high-end condos and individual homes throughout Sandy Bay to West Bay, has increased interest in Roatan beyond the small diving community it once was.

By international standards, property is still very inexpensive. Considering this is an island and tropical environment, inexpensive parcels of land are still available. There are many options on the market: home sites; single family homes, lots, condos, businesses, development land, commercial land etc. Consider what you are looking to achieve with the purchase; decide whether you have short- or long-term goals, and figure the returns you are looking for. A good real estate agent will be able to assist you, and be sure to get a second opinion and do some research yourself.

The Roatan real estate market has changed, as has the potential buyer. There has been a shift towards community developments in recent years, as buyers are becoming attracted to the facilities being offered. Community projects offer some investment security and offer many benefits for the absentee owner or for someone who is looking solely at an investment.

Another area where the market has changed is with beachfront property. Beachfront prices have risen dramatically and there is now limited available beachfront property on the market on Roatan. Beachfront is still seen as a very good investment where available.

Larger development parcels of land for subdivisions have also gone up in price, but bargains can still be found in certain eastern areas of Roatan. As these areas develop, the larger tracts of land will continue to increase in value since the western end of the island has become more expensive as it is more developed.

Currently there are few subdivision laws in place enabling land to be subdivided and sold very easily. With higher prices and larger investor numbers, subdivided lots have become very popular with people entering the real estate market looking for an attractive price. Commercial land is also becoming highly valuable as more businesses and people come to the island. Commercial property has become a highly sought-after commodity. The economy of Roatan is growing quickly, and land for commercial enterprises is in limited supply.

Although this is just a brief overview, a good real estate agent will be able to guide you in the right direction for your investment. Meeting and talking to investors and local residents – present and past – is also a great way to get varied views and opinions.

Pre-construction Homes and Developments

A word of caution: as is the case everywhere, pre-construction homes and developments

can be a risk. While the risk may pay off incredibly, there are many people around the world who have stories to tell about bad developers and lost investments. If you consider investing in a development with little infrastructure in place or any pre-construction deals, be sure that you get all details in a contract and have a reputable lawyer check this out. Roatan is not immune to developments failing.

While we do not aim to entirely dissuade you from engaging with these types of properties, it is not something we will personally recommend as a company. We simply cannot assure our clients that the end result will be positive, so we do not recommend it.

Building on Roatan

Architects

After you've bought property for your new home and decided on the type of structure you want, the next step in the building process is hiring an architect. While some people would rather avoid this step and design their new home themselves, or utilize an online home design company, many builders recommend using a local architect. There are several advantages to using a local architect. Foremost is the fact that a local architect is able to view the property firsthand and design your home in accordance with the topography of the land. If you use a foreign architect, it is imperative you provide the architect with as much information as possible concerning the building site and thus obtain the best design possible.

Another advantage to hiring a local architect is the requirement that all building plans in Honduras must be signed and stamped by an architect or engineer registered in Honduras in order to obtain a building permit. If you hire a local architect, the building plans he/she provides to you will include the signature and stamp.

If you hire a foreign architect or purchase plans from some other source, these still need to be signed and sealed by a local architect or engineer to obtain a building permit. In most cases your builder can get a local architect's or engineer's approval, signature and stamp. The cost to get your foreign designed plans approved and stamped by a local engineer or architect ranges from \$200 to \$500.

Building Plans

The basic requirements for residential construction on Roatan include height restrictions as well as proximity restrictions to various natural markers, including setbacks from the property boundary; setbacks from the foreshore if the property is oceanfront; and rights of

way for utilities, existing pathways, and access roads. Your local architect can meet with the planning officials and determine all restrictions and requirements. If your property is within a development subdivision, there may also be codes, covenants, and restrictions imposed by the developers, which will require careful review.

Building permits are required prior to breaking ground on your new home. Your builder will apply for the permit, which typically takes about 15 days or so to approve. Expect to pay about 5% of your budget for the permit approval.

Construction and Maintenance Costs

Currently, building costs on Roatan run approximately \$100 a square foot for wood structures and \$125 - \$165 a square foot for cement structures. This cost can be lowered if you average in the cost of decking. Decks or outdoor living spaces usually cost from 40% to 60% of the cost of interior spaces. House building location accessibility (roads or water only access), foundation, and retaining walls can significantly impact building costs.

The Design-Build Approach

One way to approach the design and construction of your project is to engage a local architect who works with a construction company in a design-build approach. Our recommended Honduran architectural company is LPA de Honduras S.A. de C.V., which has completed dozens of successful projects in conjunction with ICCD, Roatan's largest concrete supplier and construction company. They offer an "open book" service and will meet with you, review your plans, sketches, and ideas, and then produce a design suited to your needs. They then produce a detailed line-by-line cost estimate, which lists the actual costs of labor, material, shipping, and other project costs. ICCD has Zolitur status, which means that they can import materials from abroad with reduced or no import duty applied. This approach helps confirm a budget and a fixed timetable for your project and makes the entire process a simple one.

Design for Tropical Living

Living on a tropical island is a different experience from North America or Europe. The use of outdoor spaces and the incorporation of environmental factors into the design will make your final design efficient and delightful. The cost of electricity is very high in Roatan. The use of cross ventilation to take advantage of the trade winds, the use of solar and/or wind power to reduce operating costs, the use of proper building materials, the use of proper shading, site orientation, water collection and storage, site drainage, insect protection and a host of other factors make for better efficiency. LPA de Honduras specializes in these energy efficient designs.

Roatan is also in a hurricane zone, although direct hits are infrequent, they do happen about once every 26 years statistically. The experience of local professionals will ensure that the detailing and construction of your home complies with strict codes so your investment is protected.

Going into Business

Legal Concerns for Businesses

As a foreigner, you are allowed to start a business in Honduras. To begin the legal paperwork to open a business, you must start a corporation. Working with a Honduran attorney, you will need to identify the type of business the company will conduct in order to charter the company. Once the attorney completes the registration process with the Merchant Registry and the Chamber of Commerce, and then receives the tax identification number (called an RTN or Registro Tributario Nacional) for the company, the charter process is complete. This typically takes around 4 weeks, during which time the business may not operate.

Once the company is chartered, you may apply for your business license. This process typically takes about 2-3 weeks to process the preliminary papers and complete the official inspection.

With a business license in hand, you may begin to operate your business. Your accountant will notify the tax authorities that your operations are starting and your process is complete.

The entire process to open a business in Honduras typically takes about six weeks before you may begin operating. After this initial process, you are simply required to renew your business license on an annual basis.

Employers are responsible for collecting income tax and a few other deductions from their employees, if applicable.

Current sales taxes for businesses include the following:

- 15% on all commercial sales
- 18% on all cigarettes or alcohol

- 4% tourism tax levied on all hotels or short-term rentals

Labor Laws

Understanding local labor laws is an incredibly important part of going into business in a foreign country. Honduran labor laws favor the employee, which is something to keep in mind as you begin to hire your staff. The legal workweek in Honduras is 44 hours, which typically means five 8-hour workdays plus a half-day on Saturdays. Any hours worked beyond those 44 are considered overtime and the employee must be compensated.

For all employees, the initial 60 days are considered a trial period. After that trial period is over, the employee is entitled to severance pay and all benefits. Domestic employees have a trial period of 15 days.

Employees accrue their severance pay throughout the time they work. If you fire an employee who has worked for you for five years, the fired employee is entitled to five months' worth of their average salary over the course of their time worked. It is recommended that you maintain annual contracts with each employee, pay the severance accrued at the end of each year, and then begin a new contract with the employee for the following year. This allows you to better budget and also encourages an employee to continue to work hard as he or she will not accrue a massive payout over the course of several years.

If an employee quits, he or she is entitled to vacation pay as well as bonus pay in proportion to their time worked. All employees are entitled to fourteen months of pay over the calendar year. In June and in December, employers are required to pay a bonus of one month's salary to each employee.

It is highly recommended that you have written contracts for each employee – it was not common practice until recently but it is very important to have on record should you have

any dispute with an employee. These contracts should also include full reports on any and all issues with the employee so there is a record in case he or she needs to be fired.

Other laws to keep in mind include the following:

- Employers can never fire a pregnant employee, with only very few exceptions.
- The national minimum wage in 2015 is L7,500 per month, which is roughly about \$355. Salary is obviously dependent upon the employee's experience and role in the company, so minimum wage is commensurate with minimum responsibility.
- It is illegal to hire a foreigner who does not obtain proper permission to work in Honduras.
- If you buy an existing business and employees from the previous owners stay on staff, they have the first six months to demand payment of any outstanding benefits from the previous owner, which you are required to pay.

National Holidays

The following public holidays are observed in Honduras. When employees work on these days they are entitled to double pay; otherwise it is a paid day off.

- New Years Day: January 1
- Easter varies (March/April), known locally as *Semana Santa*, which is essentially a week-long holiday but only Thursday-Sunday of the week are holidays for employees
- America's Day: April 14
- Labor Day; May 1
- Independence Day: September 15
- Morazán or Soldier's Day: October 3
- Columbus Day: October 12
- Armed Forces Day: October 21
- Christmas Day: December 25
- April 22 marks the Annexation of the Bay Islands to Honduras and is observed on

the Bay Islands only. Most government offices and banks are closed, however, employees do not get paid double for working on this date.

In 2014, the federal government combined the October holidays into one long weekend at the end of the month – meaning all employees who worked over that weekend were paid holiday pay while the actual dates of the holidays were considered to be normal work days. This may or may not happen again each October.

Other holidays observed in Honduras, without additional pay, include the following:

- National Women’s Day: January 25
- Day of Our Lady of Suyapa: February 3
- International Women’s Day: March 8
- Father’s Day: April 19
- Mother’s Day: Second Sunday of May
- Student’s Day (Jose Trinidad Reyes’ Birthday): June 11
- Honduran Day (Honduran Heritage Day): July 14
- Lempira Day: July 20
- National Flag Day: September 1
- Children’s Day: September 10
- Teacher’s Day: September 17
- National Youth Day: October 28
- Day of the Dead: November 1-2

Employees

Domestic employees are not entitled to full employment benefits. Anyone you hire for work in your home is entitled to the pay you agree upon together. These employees are not entitled to the two additional bonus months of pay, or any severance packages. You determine a work schedule with the employee and agree upon all terms of employment on an individual basis.

Moving to Roatan

Residency Options

Applying for residency in Honduras is a relatively straightforward procedure. You cannot apply personally as you must be represented by a Honduran attorney registered with the national bar association. Your attorney will process all of your application paperwork through the Ministry of Foreign Affairs for any of the residency categories outlined below.

There are two primary options for obtaining your residency in Honduras. Neither option requires you to denounce your citizenship of any other country, they solely allow for you to be a permanent resident of Honduras.

The first option for residency is for retirees or pensioners. There are two categories under this umbrella, the first being a general Retiree with proof of monthly income of at least \$1,500 (e.g. Social Security benefits). The other retiree category is called a Rentista, which requires proof of monthly income from interest or investment returns of at least \$2,500 (e.g. rental property income back in the U.S. or Canada). There is no age minimum to qualify for either of the retiree residency options. It typically takes about 6-9 months to process all of the paperwork and receive the residency approval.

If you are granted residency as a retiree, you are entitled to additional benefits. After receiving residency status, your lawyer can apply for two *dispensas* or certificates of tax dispensations: one for importation of one vehicle and another for importation of personal household items. Legal fees for these *dispensas* are in addition to residency application. Vehicles cost about another \$400 for such fees as license plates, registration, and title. To apply for a vehicle *dispensa* you must have a notarized Bill of Sale and the original Vehicle Title. The vehicle must be less than seven years old and in working condition to apply for household goods.

The second option for residency is for workers. Under this umbrella there are also two primary options, one for entrepreneurs and one for key employees. If you start a business in Honduras, you must start a corporation, through which you can obtain your residency. The process usually takes around six months after your corporation has been approved. Key employees also have the option of applying for their residency through their work. A key employee must have identifiable proof of their qualifications to do their job. Licenses, certifications, and diplomas all qualify as identifiable proof. For example, a chef with a diploma from Le Cordon Bleu could be considered a key employee at a restaurant, but a good cook does not qualify.

For all residency options, throughout the time it takes to apply and receive the approval you are required to abide by your tourist visa limitations. This means you are required to leave the country within 90 days of arrival and stay outside of the country for a minimum of 72 hours. You will have to do this one or two times while your application is being processed.

For all residency options, you are required to present specific paperwork, including an Apostilled police report from your country of origin. If you are applying for Retiree Residency, you must bring with you Apostilled or authenticated proof of income as well. The Apostille is a simpler and less expensive process than the authentication since they can be done at the Secretary of State office in the USA. For Canadians and others who have not adopted the Hague Convention, an authentication of the documents must be done at the nearest Honduran Consulate. This means you must go to the Honduran Consulate in person in Canada to receive the proper paperwork. Doing so before arriving in Roatan will save you the additional trip. For more information and a list of which countries can use the Apostille system, see www.apostille.com.

Local Laws You Should Know

Any time you travel to a new country, you should be aware of some basic laws that may affect you. Moving to a new country requires you to learn quite a bit more. These are some of the basics you must be aware of while you are in Honduras as a guest or resident. Upon moving to Honduras, you should consult your attorney if you have any more specific questions related to local laws.

Honduran law requires every individual to carry photo identification at all times. This can be a license, a passport, or a general ID card. If you are stopped by police and asked for identification and cannot furnish it, they are within their rights to arrest you.

Be aware that in Honduras it is illegal to use or be in possession of drugs such as marijuana, cocaine, ecstasy, etc. Be aware that in Honduras, prostitution is illegal, as is sex with minors.

Understand local fishing restrictions – even if you are not fishing you should know when each season starts and ends to support sustainable practices with local restaurants. There are seasons for fishing certain species at certain times of the year. Shrimp season lasts between August 1 and the last day of February. Lobster fishing season runs between July 1 and the last day in February. There is no legal season for conch - the only legal procurement of conch is through Hybur, which is the nationally approved distributor for Roatan. It is illegal to hunt or sell these species outside of their respective seasons. Keep in mind that any restaurants serving any of these fish outside of their seasons are not supporting sustainable practices outlined by the Honduran government with the guidance of the Roatan Marine Park. Use the Bay Islands Sustainable Seafood Guide to ensure you are supporting sustainable practices by local restaurants. This guide is specific to the Bay Islands and takes into account the local fish populations and activities.

Whenever you are driving in Roatan, be sure to carry your driver's license at all times. Do not leave valuable items in your car. Make sure when driving your vehicle you also have the

“matricula” or registration card. Police and road checks are common in Roatan, please be courteous, polite, and patient with the local police. Do not run roadblocks.

Do not drink and drive, or accept a ride with someone that has been drinking and is driving. It is illegal to drive without seat belts or for the driver to use a cell phone unless it is used in hands free mode. If you are involved in an accident, do not move your vehicle until the police arrive.

It is illegal to carry a firearm on your person. You are allowed to own a firearm but it must remain in your home for protection purposes only. If you are caught with a firearm on your person or in your vehicle, you can and will be arrested and fined.

Vaccinations

There are no vaccinations that are required in order to enter Honduras, however there are a few that are generally recommended. The U.S. Center for Disease Control makes the following recommendations:

Make sure you are up-to-date on routine vaccines before every trip. These vaccines include measles-mumps-rubella (MMR) vaccine, diphtheria-tetanus-pertussis vaccine, varicella (chickenpox) vaccine, polio vaccine, and your yearly flu shot.

The CDC also recommends the hepatitis A vaccine as you can contract it through contaminated food or water in Honduras, regardless of where you are eating or staying. They also recommend the typhoid vaccine as you can get typhoid through contaminated food or water in Honduras. The CDC recommends the hepatitis B vaccine as you can contract it through sexual contact, contaminated needles, and blood products, so they recommend this vaccine if you might have sex with a new partner, get a tattoo or piercing, or have any medical procedures.

Rabies can be found in dogs, bats, and other mammals in Honduras, so the CDC recommends this vaccine for the following groups:

- Travelers involved in outdoor and other activities (such as camping, hiking, biking, adventure travel, and caving) that put them at risk for animal bites.
- People who will be working with or around animals (such as veterinarians, wildlife professionals, and researchers).
- People who are taking long trips or moving to Honduras
- Children, because they tend to play with animals, might not report bites, and are more likely to have animal bites on their head and neck.

Visas

To enter Honduras you must have a valid passport that does not expire within six months of your travel date. Most travelers do not require a visa to enter Honduras, but you will be issued a tourist visa upon arrival at any airport. The tourist visa is valid for a period of 90 days, after which you must leave the country for a minimum of 72 hours before returning.

You may pay to extend your tourist visa once for an additional 30-day period. This process can be completed at the immigration office in Coxen Hole. If you are in the process of applying for your residency, you may pay to extend your visa as needed while you wait.

Customs and Shipping Information

You may bring personal items worth up to \$1,000 with you duty-free when entering Honduras. For light items, like mail, medicines, and magazines, you can ship them through Roatan Air Services (RASXPRESS, which is located across the street from the airport). Their shipments arrive weekly by air for about \$5.85 a pound by weight. They require all items to have a receipt in the box or sent to them by email. You can set-up an account at RASXPRESS for \$20 a month, which will grant you an assigned mailbox number to which you can mail anything from North America under 2.5 pounds for documents.

For heavy items, you can utilize RASXPRESS Ocean service at \$15.00 per cubic foot (regardless of weight) plus customs charge. Dip Shipping is another option, which is delivered to Roatan by boat and they deliver to your home or business typically 2-4 weeks after shipping. They charge about \$1.25 a pound, including duty. They have warehouses in Houston and Miami, so you can ship anything there to be delivered to your door here on the island. Dip Shipping will also ship containers, but the duty charges are higher than their small boxes if you send a container or half container.

For either of the above, they assign an address to you in Florida, which you send mail and packages to, then everything shows up on Roatan automatically. You can order products through Amazon, Home Depot and other places online or by phone.

Don't use DHL or FedEx because they charge a minimum of \$115 for a customs documents fee, plus duty, plus shipping. They cost about \$80 just for documents with no commercial value. Also, don't use the Honduran mail system, since sometimes items won't arrive. The post office is located in downtown Coxen Hole, next to the plaza on the water. However, there is no delivery service and items are frequently misplaced or lost for extended periods of time.

Embassies and Consulates

Embassies and Consulates located in Honduras include the following:

- Argentina: 2232-3376
- Belize: 2238-4614
- Brazil: 2221-4432
- Canada: 2232-4551
- Chile: 2232-2114
- China: 2239-5837

- Colombia: 2232-5131
- Costa Rica: 2232-1768
- Cuba: 2239-3778
- Ecuador: 2239-1278
- France: 2236-6800
- Germany: 2232-3161
- Guatemala: 2232-5018
- Japan: 2236-5511
- Mexico: 2235-8712
- Panama: 2239-1966
- Peru: 2236-7994
- Spain: 2236-6865
- USA: 2236-9320

For assistance on Roatan, the following wardens can be reached:

- USA Warden on Roatan: 9995-2417
- Canadian Warden on Roatan: 3321-3533
- UK Honorary Consul: 9994-6875

Daily Life in Roatan

Connecting with Neighbors

Moving to a new location anywhere in the world can be daunting when you don't know anyone. Take advantage of the well-established community groups Roatan offers on Facebook to get to know some people while you're making the transition to expat life. Groups like "Expats Living on Roatan," "Roatan Garage Sale," "Roatan Schedule," and "Roatan Community" will offer great connections with other Roatan residents as well as updates and information on activities around the island.

Cost of Living

The cost of living on Roatan will likely be much lower than your cost of living in North America or Europe. While certain costs will be the same or higher – such as groceries and electricity – other costs will be dramatically lower, like housing and transportation. You can save big on many costs, allowing you to spend more on what's needed, or what's fun! Generally speaking, an average couple can live comfortably on \$2,000/month including all expenses. If you own your own home, you could certainly live for less. Of course, you can also spend much more if you'd prefer to rent a large home and to go out to restaurants all the time as well.

Groceries

Grocery stores on the island offer all brands and styles that you are used to back home – though some might come at a cost. Every name brand from the U.S., as well as many from Canada and the U.K., is quite common at the main grocery stores. Eldon's Grocery has two locations: one in Coxen Hole and one in French Harbour. This store is very similar to Safeway in the U.S.

Plaza Mar is located above Eldon's in Coxen Hole, at the Plaza Mar shopping center. This grocery store offers similar products; many times you will find yourself stopping at both, in case one or the other doesn't have exactly what you are looking for. Super Isleno is located down the hill from Eldon's in Coxen Hole and offers more local products, including many Central American brand names and products. You can get fantastic deals on staple items here.

Communicating with Home

Communicating with friends and family back home has never been easier. Many shops and restaurants offer Wi-Fi on the island, and most expats choose to have Wi-Fi in their homes as well. Costs are low – usually between \$60-100/month depending on your service – and are typically packaged with cable as well.

Other services like magicJack allow you to utilize your Internet connection for phone calls to the U.S. and Canada on a telephone, rather than through services like Skype or FaceTime on your computer. MagicJack is very popular among expats on Roatan as it is easy to install yourself and is very cheap.

Health Care

Health care is readily available on Roatan – and you may be shocked at how low the costs are compared to costs in the U.S.!

Some expats who move to the island retain some sort of healthcare plan back home, however minimal it may be. Many expats choose to purchase comprehensive health insurance with an international plan. BUPA was a commonly used plan previously but unfortunately, they are no longer writing new plans in Honduras. Many expats have therefore switched to Best Doctors, which is slightly less expensive with very similar

coverage. BUPA has also raised their rates as they have fewer people insured here.

There are also local plans that just cover insurance in Honduras. Many people don't have insurance and just use the local doctors and hospitals and pay cash. The costs are pretty reasonable compared to the U.S., typically only about 10-25% what you would pay in the States.

For standard health issues, the clinics on the island are more than sufficient. The public and private hospitals in Coxen Hole are both good for emergencies as needed. The public hospital facility is not great, but the doctors are good and they are the same as the ones in the private hospital. It is also basically free at the public hospital.

There are almost always doctors from the U.S. working in Clinica Esperanza (often called Nurse Peggy's clinic), located in Sandy Bay. There are several Honduran doctors there as well and they are quite good. If you want to wait in line at the clinic, a visit is \$3 and if you want to go in quicker, you can pay a \$25 donation for expedited service. Medicine is free, if they have what is prescribed. If not, you can go to a local pharmacy; there are several in Coxen Hole, one in West End, and several in French Harbour. Sometimes Clinica Esperanza has less common medicines that are not available in the pharmacies, but they are entirely dependent upon donations as they function as a nonprofit.

There are also several other clinics around the island. The one at Anthony's Key Resort started as primarily a SCUBA diving medical clinic with two chambers for decompression sickness, and it is also now a public hospital with nurses and physicians on staff to attend to tourists and local residents alike.

The Soto Cano air base on the mainland houses U.S. military personnel on a strictly humanitarian mission at this point. They have an agreement with the local medical professionals on Roatan to use their air ambulance helicopter. If you need to be evacuated, they will fly you over to the nearest hospital on the mainland. All of the medical clinics and hospitals have that option available to them and a simple phone call from the medical staff

will begin the process as needed.

Although Roatan is an island, being only 40 miles off the coast of Honduras means you don't have too far to go for more hospitals. Anything that cannot be handled on the island can most certainly receive attention at any of the larger mainland facilities. Much like if you lived in a rural area of the U.S. but needed specific treatments only found in a city hospital, sometimes you need to travel to get the particular care that you need.

Parrot Tree Plantation hosts the GARM (Global Alliance for Regenerative Medicine) Clinic, which is utilizing stem cell therapy primarily for patients with long-term illnesses and ailments, including diabetes, arthritis, orthopedic and spinal pain, and cancer. Their alternative treatments have been bringing more and more people to the island in recent years. There is also a brand new hospital currently being built at the MegaPlaza in French Harbour as of 2015. It is being constructed in partnership with GARM and Hospital CEMESA, based on the mainland.

General Safety Tips

Roatan is generally safe – but you must keep in mind that Honduras is a developing country and you are likely moving from a country much more prosperous than Honduras. Your new neighbors will vary between other expats and locals, which is one of the best parts of moving to a new country. You will learn so much from so many different cultures as everyone comes together as part of the community. But another component you must remember is that – despite whatever your economic ranking back home – you are considered to be very wealthy here for the mere fact that you are a foreigner who chose to move here.

Income disparities happen all around the world. Being on the wealthier side of an income gap simply means that you must be aware of it. The most common crime on Roatan is burglary, which is so very easily explained if you understand that many of your neighbors

earn less than you do.

Most areas of Roatan are safe. Something to consider is whether or not you want to live in a community that has designated security (such as an entrance gate). Alternatively, many expats employ a caretaker (like a gardener) or a watchman. While you should not at all feel unsafe in your own home, preventative measures to mitigate the chance of burglary are smart and very easily done.

Serious crime normally only happens to those who act irresponsibly. A person never wants to get involved with the wrong crowd anywhere – not just on Roatan. On Roatan however, that specifically means the small crowd that is involved in hard drugs or prostitution. You have to look for that sort of thing though since it is not something you come across daily, as it is a small crowd. Both are illegal, just like they probably are in your home country, so when someone partakes in illegal activities, there of course is risk involved.

Other ways people have gotten into trouble on Roatan is carrying around and flashing large amounts of cash and jewelry or by making large loans to people. Neither is recommended. You have to be realistic about the economics of the island.

A good rule of thumb is that you shouldn't do things here that you wouldn't do back home. There are developments, like Lawson Rock, Pristine Bay, Turtle Crossing, Parrot Tree, Palmetto Bay, etc. where crime of any kind is almost non-existent. They have simple, private security in those places.

There are a few areas where it is not recommended that you be intoxicated and/or wander around alone at night. In daylight hours, there isn't any road that you should be afraid of venturing down in a car and no place in the towns you should be afraid of going to on foot. If you are riding a scooter, extra caution is very much advised. Uneven roads, large trucks, erratic taxi drivers, steep hills, cattle or horses in the road, etc., can make riding a scooter unsafe in some cases. It is not recommended that you use a scooter on the island outside of going very short distances – for example, if you purchase a home in Mangrove Bight and

use a scooter to go to West End, it's less than a mile and saves quite a bit of walking. But using a scooter to commute long distances or even to run errands in town is not ideal as the driving here can be quite a challenge.

Crimes that don't exist on Roatan are kidnapping, car jacking, car theft, or identity theft. Something that has happened more recently has been ATM fraud, so it is best to ask around with other expats prior to using an ATM, and it is always best to use an ATM inside of a bank rather than a random one on the street.

If you are cautious, you most likely will not have any issues living here. If you go out and look for trouble, you will most likely find it. There can be random issues like anywhere, but those are rare. Overall, safety for expats on Roatan is truly not a concern.

Here are some general safety tips to keep in mind – most of which really are universal:

- Secure items of value in a security box or safe if one is provided by your hotel, resort, or vacation home. If you are living on the island, purchase a safe and keep your valuables inside of it unless you are using them.
- Keep a photocopy or scan of your passport and credit cards in the event that they are lost or stolen. This is good for both tourists and expats alike.
- When on the beach, at a restaurant or a bar, do not leave your bag or belongings unattended or hanging from the back of a chair where they can be easily stolen. While this is not a common occurrence at all, it is a common practice around the world to not leave your purse out in the open for a quick grab.
- Exploring of isolated areas of the island is best done through a guided tour or a car, rather than on scooters. Even if you rent or own a car, if you are unfamiliar with areas of the island it is best to ask someone's advice prior to venturing off on your own. Obviously there is no GPS here, so once you head off the main road you are on your own.
- The beach walk between West End and West Bay Beach should not be attempted alone, as muggings have occurred in the past on this rather isolated stretch of beach,

though not recently. Additionally, there are several areas along this walk where there is no sand and you must walk over very slippery rocks. It is safer, faster, and much easier to take a land or water taxi.

- Avoid displays of money and valuables such as expensive jewelry, watches, cell phones, iPods, cameras, etc. Roatan is very casual, and by dressing casually, you will not draw attention to yourself. If you move here and get more comfortable and familiar with the area and the people, of course you can feel at ease walking down West End road with your normal gadgets. But until you no longer look like a tourist, it is best to leave all of your electronics at home. Take the time to look around you and enjoy the scenery instead.
- The tropical sun is stronger than you may realize! Apply sunscreen before going into the sun, especially on children. If you are snorkeling, don't forget that you may feel cool in the water but your back is exposed to the bright sun. Also be aware of dehydration, as the heat can be extreme – even once you've lived here for a while.
- There are sand flies and mosquitos throughout all tropical areas and the bites can affect visitors. Apply repellent before going out. For sensitive individuals, use anti-itch cream or coconut oil to alleviate itchiness.
- Be careful driving at dusk or after dark as pedestrians do walk along the side of the road and there is no sidewalk – and in many places along the main road there is not even a shoulder.
- Be careful driving at all times especially near schools and day care centers during daylight hours as children walk to and from school along the side of the road. There are usually speed bumps near all school zones, so be aware and slow down.
- After rain the roads can be very slippery and you should reduce your speed and take extra caution when driving. Potholes may be harder to spot after heavy rain so it is always best to drive slowly and take your time.
- Please be careful overtaking on corners and hills when passing other vehicles.
- While many people will hitchhike on Roatan, you should avoid giving rides to or accepting rides from people that you do not know.

In the unlikely event that you need a medical evacuation from the island, the U.S. military

base on the mainland provide those services. Here are the emergency contact phone numbers for all emergency services on-island:

AMBULANCES

- Public Ambulance 9919-8970, 2445-0428
- Air Ambulance/Medevac 8983-6822, 9535-9908

FIRE DEPARTMENT (BOMBEROS)

- Dixon Cove Fire Department 2445-0428, *198
- Oak Ridge Fire Department 2408-3794

HOSPITALS & CLINICS

- Cornerstone Medical Service – AKR 9450-3253
- Clinica Esperanza/Nurse Peggy's Clinic 2445-3234
- Roatan Public Hospital – Coxen Hole 2445-1227
- Woods Medical Center – Coxen Hole 2445-1080
- GARM Clinic – Parrot Tree Plantation 2408-3544

POLICE

- Municipal Police, Coxen Hole 2445-0416
- National Police Station in Coxen Hole 2445-3438, *199
- National Police Station in Oak Ridge 2408-3792
- Tourist Police in West End 8882-8325, 9795-5553, 9849-7737, 2445-4223
- Naval Police in Oak Ridge 2408-3793

VETERINARIANS

- Dr. Santiago Soto 2445-2806, 9909-0595

Transportation

Public transportation is readily available in Roatan – depending upon where you are. Taxis and buses follow the same general routes and both have set rates for their regular routes. The difference between them is that a taxi will offer door-to-door service whereas the buses stick to only their routes. Similar to home, right?

The first thing most expats notice about the taxis in Roatan, however, is that they are shared. Taxi drivers will stop to pick up additional people during your ride. This is standard practice and you need not be concerned.

If you do not want to share a taxi or if you are in a hurry, tell the driver you want to go *privado* (say: pree-va-doh). There are no set costs for private taxis, so you will need to negotiate the total prior to getting into the taxi. If you take a regular taxi, it is called *colectivo* and will cost the standard rate for anything along the main road.

Taxi rates are changed periodically, but each taxi driver should have a paper copy of the new rates if they do change. Otherwise, once you're on the island for a while and do the same route several times you'll become familiar with the price system. As long as you stay on the main road in a *colectivo* taxi, the prices should stay the same unless an island-wide price change is made.

Buses also have set rates and set routes. The Roatan public buses are actually 14-passenger vans. They can get quite crowded, especially during peak commuting times, but they run frequently and provide easy, cheap options for transport. If you don't like sharing space with lots of people, don't take a bus.

Depending upon where you live in Roatan, public transportation may not be an option from your actual home. You may have to walk to a main road to hail a taxi or a bus, otherwise you would have to call a taxi driver you know to come to your home to pick you up. If you

live in a more rural area, you will likely not rely upon public transportation frequently – just like you would not be able to do back home.

If you would like to rent a vehicle for any period of time on-island, your decision of what type of vehicle to rent should be based on where you plan to stay and how much roaming around you would like to do. The roads on the western side of the island are generally in good condition. If you are planning on an extended visit, a four-wheel drive vehicle is recommended, as it will get you up steep hills and over poorly maintained and unpaved roads. To rent a car, you must have a valid driver's license and make a deposit on a major credit card. There are several international companies based at the airport, and several smaller local companies with offices elsewhere on the island.

If you want to take your car to Roatan, you can either ship your car to the island or drive to the Honduran mainland. If you drive, you must present the car's documents, including the original title and a driver's license, at the border. In either case, customs will issue a 90-day circulation permit (A-1) for cars to temporarily remain inside the country.

To get this permit you will need the following documents:

1. Original car title
2. Bill of lading from shipping company
3. Passport. Note that the name on the car title must match the name on the passport.

If the car is to remain in Honduras for longer than 90 days, renewal of the circulation permit (A- 1) is necessary and should be applied for at least 2 weeks prior to expiration as it is processed in Tegucigalpa. The renewal will cost just over \$200.

If the car is to remain in Honduras permanently you can skip the A-1 permit altogether and start the registration upon arrival. The duties and agency processing fees will have to be paid after the second extension of the A-1 and prior to the expiration date. The total of this process can cost from \$2,000 to over \$5,000 depending on the type and current value of the vehicle, which will be calculated when all documents are presented to the agency (the cost

can be as much as 75% of the car value). SUVs are the most expensive to register.

As import rules change frequently, we recommend you confirm all details with a licensed custom broker before beginning importing in vehicles. However, generally speaking, vehicles must be less than 10 years old to be imported, and used vehicles must pay an eco-tax. Vehicles are considered to be used if the mileage is greater than 2 miles; new vehicles have no mileage. The eco-tax is applied according to the purchase value of the imported vehicle, up to around \$500.

If you have been approved for the *Pensionado* residency, your lawyer can file for a *dispensa*, or certificate of dispensation for one vehicle, and a separate *dispensa* for personal household items of \$10,000 or less. To receive dispensation for a vehicle you must have a notarized Bill of Sale, the original Vehicle Title, and the vehicle must be less than seven years old and in working condition. This is a separate *dispensa* from your personal household items.

Utilities

Electricity costs on Roatan are probably much higher than what you're used to back home. Keep this in mind when considering your monthly expenses. The electric company is called RECO (Roatan Electric Company) and operates out of French Harbour. They have a pricing scale for residential units as follows (exchange rate changes daily so prices are in Lempiras):

From 0 KW to 10 KW = 4.47 Lps

From 11 KW to 50 KW = 5.72 Lps

From 51 KW to 100 KW = 7.38 Lps

From 101 KW to 300 KW = 7.95 Lps

From 301 KW to 500 KW = 8.25 Lps

Commercial rates are 9.77 Lps per KW and industrial rates are 8.17 Lps per KW.

Residential and commercial rates are both subject to change monthly, so RECO usually posts the updates on their Facebook page. It's good to stay connected to the RECO Facebook page for any updates on power outages as well – including scheduled outages for maintenance work.

Cable and Internet can often go hand-in-hand as a package deal for less. With several competing companies on the island – a few of which are local while others are national with their central offices on the mainland – there are plenty of options depending upon where you live. Certain areas of the island are already wired by certain companies, enabling you to immediately sign up for service. However, if your new home is not already wired for cable or Internet, you will have to investigate which companies work in your neighborhood and then negotiate the wiring of your home. General monthly costs are quite affordable, including cable packages offering American stations and even movie channels like HBO, Starz, and Showtime.

Wireless Internet is the easiest solution for your home, but if you cannot access any company for some reason, you can also purchase a USB Modem through either telephone company on the island (Tigo or Claro). You can pay for a set megabyte usage in a pay-as-you-go system. This may be a cheaper solution if you only use the Internet for emails, but if you video chat with family and friends back home or subscribe to services like Netflix, you will quickly exceed the allotted usage amount. Wireless Internet for the home would be a better solution in that case.

Part of your taxes paid through the Municipal as additions to your property tax include trash services, which are paid annually. There are large community trash bins along the main road that are picked up as needed. Any bins closer to home will likely receive less frequent pick-ups, so you may want to bring the majority of your garbage to the main bins on the main road to limit any critter problems.

Butane or propane tanks can be filled at filling stations around the island, or by delivery truck in certain neighborhoods. You'll notice the delivery trucks driving around playing music to notify potential customers of their arrival. You may also notice that you're still humming that song hours later as it is quite catchy! You can also call the company for a specific delivery if needed. Typical household propane tanks cost around \$15 to fill.

Household help

Certain household services are readily available at affordable prices on Roatan. Landscaping or gardening services can be acquired through individuals or companies. Maid or cleaning services can be scheduled through any of a multitude of companies around the island. Whether an occasional cleaning or regular service, each company can provide a variety of services to cater to your needs.

Nannies are also popular on Roatan, with most parents requiring childcare at least part-time to enable them to work. While there are larger childcare facilities available (see the "Raising Children in Roatan" section), a personal nanny is feasible in Roatan given the affordability. Full-time or part-time services are all available. Babysitters are not as easy to come by as they may have been back home, but they are of course still attainable. Many expat parents rotate babysitting responsibilities among themselves to offer friends a night out alone. Older expat kids also take on the babysitting role fairly often, and recently there has been more of an increase in local babysitters offering services to expat families.

Housekeepers are widely available in the Bay Islands on a part-time, daily and live-in basis. You should try to hire someone who is recommended by someone you know and trust. Better still: hire someone who has worked for someone you know. Your circumstances and requirements will determine the pay necessary. A housekeeper who comes in a couple of times a week versus someone who comes daily but doesn't live-in will cost you very differently from someone who lives in your house permanently for full-time services. Just a reminder from the "Labor Laws" section, it is best to have a contract if you are looking for

long term, live-in housekeeper.

One of the idiosyncrasies of Honduras and Central America is the Spanish word for watchmen, which was taken directly from English and given a Spanish pronunciation as *Wachiman* or *Guachimen*. Watchmen pay varies depending on whether or not you provide living quarters, and what the work hours may be. It is best to work out a contract with all explanations understood because there is much misunderstanding as to what the law requires for working hours and legal benefits. As a private employee at your home, you and your employee decide upon all matter related to pay and hours.

The price for private guard service runs from \$450 to \$1,000 a month, depending on the area and number of shifts (a shift is usually considered to be 12 hours). Most people opt for one 12-hour night shift per day, whether for a business or a home.

Insurance Options and Requirements

While insurance of any sort is not compulsory in Honduras, it is of course a good idea. Vehicle and property insurance are highly recommended

Health insurance options have already been discussed in the “Health Care” section previously. Something to note: national medical insurance only covers an individual up to 60 years old with residency, so an international plan or maintaining an active plan back in your home country may be a good idea especially for retirees.

Car insurance covers the car, not the driver. There is liability insurance or comprehensive insurance. While it is not mandatory, it is a good idea to insure your vehicle; you can see the various opportunities for issues on the island between virtually non-existent road rules, potholes galore, and of course the potential of a falling coconut or two. Insurance typically runs about 3.5% of the value of the car for an annual plan.

For those expats with boats, you may want to consider insuring it locally in addition to any international insurance coverage you might have. Boat insurance typically costs 4.5-5% of the value of the boat for an annual plan.

Hurricanes rarely hit Roatan, but they do occur once every 26 years (statistically). They normally hit the North side, but of course in a hurricane, it is windy all over the island. Most comprehensive home insurance plans will include hurricane coverage, but be sure to review that before purchasing your plan.

Insuring a wooden home costs approximately twice as much as insuring a concrete home. Theft coverage requires home security – usually in the form of iron bars on doors and windows that are easily accessible. Contents insurance is extra for furniture, appliances, and electronics. Most comprehensive home insurance plans include coverage against hurricanes, rising water, wind damage, vandalism, fire, etc.

If you plan to start a business or purchase an existing business working in the tourism industry, you may have to or want to purchase liability insurance. If you are working with cruise ship passengers as an official shore excursion with the cruise line, you will be required to maintain liability insurance with coverage upwards of \$1million. Research the requirements thoroughly before purchasing your plan to be sure you meet the cruise line expectations entirely.

Finally, you can also purchase insurance for any materials or vehicles you ship from the mainland. You may want to consider this for your first year on the island, or the first year you move into your new home so you can cover any and all large items being purchased elsewhere and shipped to Roatan.

Finances and Banking

Banking on Roatan can be an adventure! Any time you move, you of course need to adjust your regularly used institutions, including your bank. Moving to a new country means learning an entirely new system. But don't be afraid! Many expats have done this before you, so it is not too difficult.

Opening a new bank account on Roatan requires different information depending upon the bank. Popular banks include Banco Lafise (the only one located in West End), Banco Davivienda, BAC Credomatic, Banco Atlantida, and HSBC. There is an office for each of these banks in Coxen Hole, and some have other branches in French Harbour or Oak Ridge.

There are ATMs available throughout the island, with several located on the main road in West End, a few available in West Bay, and multiple located throughout Coxen Hole and French Harbour. Both the airport and ferry terminal have ATMs available as well.

It is advisable to have a credit card company that you use from back home. Just be sure to check if they charge foreign transaction fees. That is something to consider when you choose which credit card to use primarily while here. Although many small restaurants or shops won't accept credit cards or have a minimum charge, all of the larger establishments will accept major credit cards. Foreign transaction fees will apply to any of those transactions, however, if your credit card company does apply them.

Another consideration with a foreign credit card on Roatan is payment of that card. Currently, none of the local Honduran banks allow you to transfer money to an international account online. Those types of systems have not yet been adopted in Honduras, so you would not be able to pay a U.S. credit card bill via your Honduran bank account, despite the fact that you can access your Honduran bank account online.

You can wire money to your bank account back home, but keep in mind there are fees for every wire transfer you do. Western Union is available at multiple locations on the island,

but it is best to be sure you receive all of the information from the banking institution as to how to send or receive a wire transfer before attempting to complete a transaction.

Certain institutions can only do the transfers on certain days or at certain times – this is where your acceptance of Island Time must come into play. You will be most successful if you ask as many questions as possible in order to get all of the information you need prior to starting the process to send or receive a wire transfer.

Understand that the “above and beyond” mentality in customer service in North America is not a cultural norm in Honduras. You will need to ask questions, and you might not receive all of the information you need. Be patient and keep asking questions. Rules change frequently and procedures vary even within branches of a particular bank, so it’s best to ask questions and be courteous to the bank representatives, getting frustrated won’t help you accomplish your goal any more efficiently. And most likely, it’s not the clerk’s fault if you aren’t allowed to send a wire transfer in that moment.

Raising Children in Roatan

A very common question among potential expats is in regards to raising children here. If you already have children or are considering starting a family in Roatan, fear not – your options are plentiful. Many expats living in Roatan have children of all ages at all levels of schooling. You certainly would not be alone!

An important concept on Roatan regarding raising children here is “It takes a village to raise a child.” Indeed the whole community takes part in watching over, caring for, and teaching children here. As an island and as part of Latin America, Roatan is very tight-knit and very family-centric. Expats find themselves folding right into that mentality as they are often far from their own family back home – so new friends quickly become an adopted family here. Children on Roatan often consider their parents’ friends to be Aunts and Uncles. Many retired expats who are far from their own grandchildren treat the kids here

as if they were their own. Roatan is a very supportive community – and families with children often feel that support and camaraderie most of any of the expats.

Kirsty Doig gave birth to her daughter, Spencer Rose, in a hospital in La Ceiba four years ago. “I spent most of my pregnancy in the U.S. before my husband retired from the military,” she says. “We had good health insurance, I went to all the right doctors, and then we moved to Roatan a few months before I was due. It felt like a welcoming community to bring a baby into. The doctors treated us like family and made us feel the most comfortable we’d felt during the entire pregnancy.”

Kirsty’s daughter now attends Discovery Bay – a Montessori school located just East of Coral Stone Center in Sandy Bay. This small school offers classes for children starting at age 3 to 1st grade, with expansion to higher grades planned. Starting with the pre-K class, primarily English instruction includes arts and crafts, music, reading, writing, computers and Spanish, along with outdoor play. Classes follow an approximate North American schedule, with optional month-long camp sessions offered in the summers.

Other options for pre-school and primary school include the following:

Island Academy (previously known as Sandy Bay Alternative School): Located in Sandy Bay, Island Academy is a K-12 school offering a U.S. homeschool program for students aimed toward entering a U.S. college or university after graduation. They incorporate art, music, language, and sports into their base program to offer a well-rounded education.

Roatan Bilingual School (or ESBIR): Located in Coxen Hole, ESBIR is more of a local school offering more of a structured, disciplined Latin American-style education. It is the oldest bilingual school on the island and offers a large campus and well-established school system.

There are also several other private schools – some secular, others religious – in French Harbour and points farther east.

All of the above schools are private. The public schools are lacking, in comparison to the

private ones. Public education is required only through sixth grade in Honduras, after which students pay to bus to additional schooling. The national public school system is seriously lacking in funding and leadership, and is generally not even considered to be an option among expats with children.

A wonderful aspect of the schools on Roatan is the diversity of their students. Children in Roatan have many similar experiences to those of children in North America: they have play dates and birthday parties, they do their homework and they take standardized tests.

Children raised on the island are also exposed to many different cultures and ideas within a small community, allowing them the opportunity to learn new languages, celebrate traditional holidays from around the world, and experience life in a multi-cultural setting. They have Halloween parades down the main street in West End and they celebrate the arrival of the Garifuna to Punta Gorda every April with one of the island's largest festivals. They spend time on the beach learning about marine life hands-on and they explore the world around them, rather than spending time in front of a TV or video games.

Homeschooling is also a popular option on Roatan, with many parents opting to do that full- or part-time for their children. A combination of a private school education with added homeschooling in the higher grades is typical as students prepare to apply to U.S. or Canadian universities. As the cost of living on Roatan is typically lower than in North America, many families find it easier to live on one income, allowing a parent time to homeschool the children.

If you do not have children but are considering starting a family on Roatan, know that all children born in Honduras are Honduran by birth. This can enable your child to have dual citizenship. When your child is born you will be issued a birth statement at the hospital. You need to take this statement to the *Registro Nacional de las Personas* (National Person Registry) in Coxen Hole or the city of birth and your child will be issued a Honduran Birth Certificate. If one or both of the parents are foreign nationals, once you have obtained the Honduran Birth Certificate, you can apply at your embassy for citizenship for your child in

your country of origin. Consult with your embassy for details concerning the paperwork they require. You don't need to apply for dual citizenship, just obtain the citizenship from each country.

Availability of clothing and toys for children is good on the island – and even better on the mainland. On Roatan, you will find a good range of children's toy and clothing stores. A few well-stocked stores include J & J Kid's Store in French Harbour, Kids Corner in Coxen Hole, Nichita in French Harbour, Sasha's Children Castle in Coxen Hole, Tienda Fino in Coxen Hole, and Carrion in both Los Fuertes and Coxen Hole. Taking a short trip to La Ceiba on the mainland would offer even more opportunities to purchase furniture or items in bulk for cheaper prices. There are also many consignment and second-hand stores specializing in children's clothing, toys, and additional items like strollers, high chairs, etc.

In terms of healthcare for children, Kirsty says, "Kids get hurt here; they get dirty, they get bug bites, and they break bones. We don't have the best facilities, but the doctors are used to kids falling out of trees. If it were something more serious – just like you would do if you were living in a more remote area of the States – you would move your family in order to access the very best facilities available. It's the same situation here. But for all normal kid injuries and illnesses, we are covered. I have doctors' cell phone numbers and they answer every time I call. There are pediatricians at local clinics and at the island hospital, as well as specialists who travel here regularly from the mainland. For normal kid problems, we have resources available."

Pets

Transporting your pets to Roatan is actually not very difficult. All you need to bring with you is the required paperwork, which consists of proof of a rabies vaccination plus a health certificate from your veterinarian at home completed within ten days of arrival in Roatan. Airline policies differ for the transport of animals, and a very important consideration is the time of year you will be flying into Roatan. During the humid summer months, most airlines

will not allow the transport of animals in cargo, as it is unsafe for them to be sitting out on the runway in that type of weather. Be sure to call the airline you would like to use prior to booking your tickets to ensure that you can bring your animal with you.

Transporting pets from Roatan depends upon the country you are flying into. For the U.S. and Canada, the requirements are much the same as Honduras: you will need proof of a rabies vaccination along with a health certificate completed by a local veterinarian within ten days of travel.

Veterinary services on the island consist of one full-time and one visiting veterinarian. Dr. Santiago Soto lives and practices on Roatan full-time, offering house calls to his clients. He has a brand new office and clinic located in Sandy Bay and will also travel to all areas of the island for both routine and emergency visits.

Dr. Calderon lives and practices in La Ceiba on the mainland, but he visits Roatan every Wednesday and utilizes a clinic space in French Harbour. His location is right next to the Arlie Thompson Insurance Company office, across from the ACE Hardware store.

Additionally, organizations like the World Vets visit Roatan regularly, offering free or low-cost services especially focused on spaying and neutering local animals in an effort to curb the stray population. Stray dogs and cats are a common problem throughout the Caribbean and Central America. Roatan also has its share of strays, which precipitated the creation of the Roatan Humane Society, predominantly run by expats. Fundraisers, educational materials, and programs like providing funding for a local student to attend veterinary school are all priorities for the organization. They also assist in bringing the World Vets to the island periodically to conduct their multi-day clinics.

Many expats who move to Roatan end up taking in stray animals. It is not uncommon for expats to adopt one or more stray dogs or cats, especially because Roatan is so pet-friendly. Nearly every bar and restaurant is open-air and allows pets to enter, so you will rarely run

into restrictions in that regard. Obviously the beaches are popular locations for pets as well.

Pet grooming and boarding services are lacking on Roatan. Occasionally there is an expat who offers these types of services, and sometimes a groomer opens a small business, but this is certainly an area that could use a boost.

There is currently one small rescue center for strays or abused animals to be taken in and cared for before being put up for adoption. There is a huge need for more services of this type on the island, much like in the rest of the Caribbean and Latin America. Pet boarding services are also lacking for those who need to travel and cannot or do not want to bring their pets. Most people simply ask friends to pet-sit for them while they are away, and there are usually a few expats well known for offering such services. Ask around in the community if that is what you need.

Culture Shock Management and Prevention

Culture Shock is a phenomenon experienced by virtually every expat at some point in time. While you may be absolutely confident that you are prepared to move abroad, there will be a moment when you question your decision. This is both inevitable and perfectly normal.

Whether you have visited Roatan multiple times or fell in love with it at first sight, living on the island is a very different experience than visiting. Until you are here day in and day out for several months, you will not truly understand what life can be like here. But that's okay!

Any time you move to a new home there are bumps in the road: new neighborhoods to navigate, new friends to make, and new customs to learn. Even when you move within your own country, there are different stores to find and new restaurant selections to make. The discovery phase of moving somewhere new can be both exhilarating and overwhelming. Moving to a new country can compound both of those feelings.

Successful expats in Roatan keep a few important things in mind upon moving to the island. First, they remember that this is not their home country. It is different, and different doesn't have to be better or worse. If you left your home country to move here, it was for a reason. Whenever you have a moment when you think that life would be better if Roatan was more like your old home, remember why you chose to move here in the first place. The grass is not always greener on the other side, but of course it is easy to think that way in a moment of frustration.

Second, successful expats in Roatan build a new network on the island. They go out and make friends, they volunteer, or they work at least part-time. Moving away from the family and friends who have been your support network for so long can be a challenge. You might feel lonely or isolated – these are normal feelings whenever you move somewhere new. Meeting new people and forging new friendships are vital to your happiness in a new home, so don't be afraid to go out and introduce yourself! The expat community in Roatan is very welcoming, and don't forget: they have all been in your shoes before when they all first arrived on the island, so they understand.

Third, successful expats in Roatan embrace change. Flexibility is the key to life here on the island – you need to understand that island life has certain idiosyncrasies that can either drive you crazy or they can become endearing. You are the one who can choose your own reaction. If you can embrace change and adapt to a new way of life, you will live in paradise.

An important idea to keep in mind as you prepare to move to Roatan is that of "Island Time." It is not simply a concept here, but rather a complete reality. Nearly everything you do on Roatan will take longer than you are accustomed to back home. If you can understand this phenomenon and live with it, you will make your life so much more enjoyable here on the island. Here are some tips to help you adjust to Island Time on Roatan:

- Don't be in a rush. Whatever it is you have to do, allow extra time to do it so you're not racing against the clock. While life in North America is dictated by the clock, life on the island is dictated by the weather. Sometimes shipments can't arrive in stormy weather. Sometimes high winds knock out a power line so businesses just close early. Sometimes it's just a really hot day and everyone is moving a whole lot slower so as not to expend too much energy. In all these cases you simply have to go with the flow because it's not the clerk's fault if the power is out so she cannot complete your transaction. Just like it's not the grocer's fault if a shipment doesn't arrive. Relax, and allow extra time for everything.
- Be flexible. Understand that because not everything happens in a whirlwind of rushing activity here, perhaps you will have to rearrange your plans a bit. If you're flexible with your plans and you eliminate the to-do list, you will enjoy your days more and things will get done when they get done. If that's not until mañana (which translates to tomorrow, but really means anytime after today), then that's okay, too.
- Be understanding. Again, it's not the store clerk's fault if something doesn't happen the way you want it to, so don't take it out on her. Understand that you are in a different country and different rules apply. Understand that you moved here by choice, so you are choosing to take on everything that Roatan is: the good, the bad, and the ugly. If you are understanding of limitations that exist because this is an island, or because Honduras is a developing country, and if you are understanding that your personal experiences likely differ greatly from the personal experiences of most locals, then you will breathe easier and live happier each and every day. Understand that things will happen on their own schedule here, and most of the time you have zero control over that. And that's okay.
- Laugh. If you can't laugh at what you deem to be absurdities of island life, then you will drive yourself crazy. Laugh at the fact that there is always a line at the bank – always. Laugh at the fact that your cab ride takes 20 minutes longer because your driver stopped to pick up some kids from school and drop them at home first before

bringing you to your destination. Laugh at the fact that it takes you 45 minutes to walk 100 yards through West End because you stop to chat with everyone along the way. Laugh at yourself as you try to learn Spanish, and keep trying even though you asked, “How much cheese?” instead of “How much does it cost?”

- Set your own watch to Island Time. And by that, we mean: take your watch off entirely. Unless you’re SCUBA diving every day, you don’t need to worry about your exact amount of time doing something. You can relax here. You can forget about the hour and judge your day by the sun instead. When it rises, it’s time to get up; when it reaches its peak, go rest in a hammock in the shade. When it sets, share a moment with loved ones to celebrate another gorgeous day in paradise. Whatever the time on the clock says, it doesn’t matter. Understand that things happen in their own time here, and there’s something beautiful in that.

Places of Interest on Roatan and Beyond

One of the best ways to adjust to your new life and to mitigate your culture shock is to explore and learn about your new home. Meet the people, understand the history, and get to know the island itself. You’re not just here on vacation – this is your new, picturesque, and stunningly beautiful home!

Rent a car (or take your own) and drive the main road to get to know the various neighborhoods and communities on Roatan. Some important places to visit include the following:

- **West Bay Beach:** The largest and most well known beach on the island, West Bay Beach is lined with small hotels, condos, restaurants, and bars. Spend the day basking in the sun and frolicking in the sea with expats and locals alike. Sundays are a great day to enjoy the beach without any cruise ships in port, allowing most workers the day off to enjoy family time together. Take advantage of the high

concentration of activity offerings here as well, including paddleboard or kayak rentals, parasailing, snorkel trips, fishing trips, and more. West Bay Mall is a popular commercial center off the beach, offering gift shops, delis, real estate offices, and more. Be sure to stop in here to meet other expats – they’re always hanging around!

- **West End Village:** Stop in at the multitude of small gift shops along the main road in West End to see locally made handicrafts, chocolates, jewelry, and more. Mahogany woodcrafts from the mainland and artwork made of recycled materials can all be bought as wonderful additions to your new home on the island. Dive shops abound in this area, offering a variety of different experiences depending upon your level of experience and personality. You’re bound to find a dive shop crew you love!
- **Carambola Gardens:** Located in Sandy Bay, Carambola Gardens offers labeled flowers and trees so you can get to know the local plant life. Walking around the gardens is a great way to learn to identify what’s likely growing around your home! Take a walk up the path to the top of the hill to overlook the dolphin pen at Anthony’s Key Resort to see them jumping and playing.
- **Roatan Institute for Marine Sciences (RIMS):** Located at Anthony’s Key Resort in Sandy Bay, RIMS is another worthwhile visit to learn about your new home and its wildlife. Take time to snorkel with the resident rescued dolphins for a unique experience in the water!
- **Blue Harbor Tropical Arboretum:** Located before Mud Hole on the road toward Palmetto Plantation, the arboretum is a 164-acre sprawling area filled with labeled plants and flowers, a hydroponic produce and herb farm, a conservatory with a 12-foot waterfall, and trails leading you up to stunning vistas throughout the property. Wear your sneakers and go exploring!
- **Palmetto Bay Plantation:** Located on the northern coast well off the beaten path, Palmetto Bay Plantation is well worth a visit to enjoy its secluded beach and

stunning north shore location. Well off the beaten path, Palmetto offers its guests a truly unique Roatan experience. Do not drive a scooter down this road – in fact you'd better have four-wheel-drive to get here as it is certainly jungle-style living!

- **Port of Roatan:** The original cruise ship dock, located in Coxen Hole just before Gravel Bay, the Port of Roatan is the initial entry point many visitors see in Honduras. While the port is small, it has plenty of shops and offers guests an introduction to our island community. Just outside the port are many more shops and bars for entertainment. Port of Roatan is not open to the public, but it is good to know where cruise ships dock and on which days so as to avoid the traffic congestion. Be sure to drive along the water through Flowers Bay toward West Bay to enjoy some beautiful views while admiring local architecture. Colorful homes on stilts are a common sight and the small stretches of beach along the way are also popular local spots for a fun family day.
- **Mahogany Bay Cruise Center:** The second cruise ship dock built on Roatan is owned by Carnival Corporation and operates year-round. It is located between Coxen Hole and French Harbour, just after the Galaxy Wave Ferry Terminal and Brick Bay. Mahogany Bay is not open to the public, and many cruise ship guests stay at this port as it offers a beach, multiple bars and restaurants, and plenty of shops with everything from Harley Davidson apparel to locally made handicrafts available.
- **MegaPlaza:** Located in French Harbour, MegaPlaza mall houses everything from a grocery store to clothing stores to bars and phone companies. Continuous improvement and expansion of the buildings here has led to it being prime real estate for businesses. The newest hospital on the island is being built at MegaPlaza and is due to be completed in 2016.
- **Pristine Bay and the Black Pearl Golf Course:** Located in French Harbour, Pristine Bay is a high-end community hosting Las Verandas hotel as well as the island's only 18-hole championship golf course, The Black Pearl. The views are stunning, the

course is challenging, and the community will make you feel like you're in your own private resort with their impeccable customer service and wide array of amenities.

- **Pineapple Villas:** Located in French Harbour, Pineapple Villas houses the Pineapple Grill restaurant as well as Herby's Sports Bar and Grill. Herby's is the only bar on the island offering draught beer and multiple TV screens for viewing any and all sporting events throughout the year.
- **French Cay:** Hosting Sherman Arch's Iguana Farm as well as Daniel Jackson's Monkey and Sloth Hangout, the French Cay area can entertain you for hours. Sherman Arch started the iguana farm decades ago to preserve the islands iguana population. You can feed, pet, and interact with dozens of these prehistoric creatures. Don't worry - they don't bite! Daniel Jackson started rescuing sloths from the mainland as deforestation increased and their natural habitats were destroyed. Both rescue centers charge a nominal admission fee.

Also in French Cay is Frenchy's 44 Restaurant and both Little and Big French Key islands. Spend the day at either location to see more rescued animals, enjoy the beach, and relax in the sun.

- **Parrot Tree Plantation:** A favorite day-trip destination for many expats living in West End and West Bay, Parrot Tree is a gorgeous south-shore development with an incredible beach area on a protected lagoon. With a bar and restaurant offering service to your beach chairs in the water, Parrot Tree offers a true island oasis experience.
- **Marble Hill Farms:** Located on the northeast shore of Roatan past French Harbour, Marble Hill Farms offers a gorgeous location and they sell homemade tropical jams and jellies, sauces, and chutneys. This is a place you don't want to miss!

- **Punta Gorda:** The original community of the Garifuna people of Roatan, Punta Gorda is rich in history and culture. On cruise ship days, the Yubu Cultural Center educates and entertains day-guests by the busload. On other days, you can enjoy a peaceful visit to the community to learn more about their food, language, history, and culture. Every April 12th, a massive celebratory festival takes place in Punta Gorda to recognize the date the original Garifuna landed on Roatan. You do not want to miss this celebration!
- **Oak Ridge:** Known for its colorful houses on stilts along the water and its tight-knit community, Oak Ridge offers any visitor a glimpse into the traditional island life on Roatan that has faded from many other parts of the island. Stop by on a Friday to spend a few hours at BJ's Backyard BBQ where expats usually gather for a jam session. If you play an instrument, bring it along to join in on the fun.
- **Port Royal:** The original settlement area of the British centuries ago, Port Royal is now considered to be comprised of Old Port Royal and New Port Royal. At Old Port Royal you can visit the remaining fortifications and the site of many a great battle between Spanish, English, and pirates of all nationalities. Expats living in New Port Royal today often have boat-access-only homes, which offers visitors a totally unique experience. Take a water taxi from BJ's in Oak Ridge to visit this area and learn more history of the island in person.

If you've seen all there is to see along the main stretch of the island of Roatan, perhaps it's time to go farther afield! Here are some popular boat trips you can take with a variety of tour operators:

- **Pigeon Cay:** Take a day-trip through any of a multitude of tour operators to visit this secluded tiny cay off the eastern tip of Roatan. If you could picture a tiny deserted island, you're picturing Pigeon Cay. Offering great snorkeling and a calming environment, Pigeon Cay is an easy trip to take with the whole family. If you're lucky you'll catch some fish on the way to cook up for lunch on the beach!

- **Cayos Cochinos:** A few tour operators offer this incredible experience out of West End, West Bay, or French Cay. A full day of heading south toward the little Hog Islands, snorkeling or diving once you arrive, enjoying a fresh lunch right on the nearly-deserted beach, and then heading back to Roatan before sunset offers a wonderful way to explore the area. The Seamounts at Cayos Cochinos are an incredible site for snorkeling or diving, with much of the area still undiscovered and in perfectly pristine condition. Book this excursion in advance as it is weather-dependent and tours only go with certain numbers of guests.
- **Utila:** Utila offers a very different vibe from that found on Roatan. A smaller, more rustic island, Utila is known among young, frugal backpackers as the place to go SCUBA diving and partying. It of course offers much more, but mention Utila to anyone who's traveled through Central America and they will say the same. However, a weekend visit to Utila from Roatan will offer you a unique chance for a getaway. SCUBA diving is cheap, everything is accessible by foot, and Utila offers an even more laidback vibe than Roatan – if that's even possible.
- **Guanaja:** Guanaja offers even more rustic charm than Utila. With an almost entirely local population, the island offers what some call a more authentic feel. Head there for a trip away from it all. While there are a few hotel options, they are limited so be sure you have something arranged prior to your arrival. A ferry operates twice a week between Trujillo and Guanaja.

After covering all of the Bay Islands, be sure to take excursions to the mainland to explore more of Honduras, including hiking and whitewater rafting along the coast north of La Ceiba and enjoying the incredible Mayan ruins of Copan along the northern border with Guatemala. After you've explored enough of Honduras, it's time to continue through the neighboring countries of Guatemala, Nicaragua, and El Salvador. All three have so much to offer! Here's a quick glimpse of what you can find in these bordering countries:

- **Guatemala:** Guatemala City might be a bit intimidating, but it's a central transportation hub to get to other points throughout the country. Antigua, a small city about an hour outside of the capital, is a UNESCO World Heritage Site. Sitting at the base of three volcanoes, Antigua is famous for its colonial architecture and warm, welcoming community. Many travelers take advantage of the opportunity to learn Spanish in one of the many language schools the city offers. Farther north from Antigua you'll find Lake Atitlan, a gorgeous location offering intriguing SCUBA diving, as well as a pristine and very relaxing environment. Heading towards the border with Belize you'll come upon Tikal, the largest Mayan ruins site on Earth.
- **Nicaragua:** The capital of Nicaragua, Managua, offers travelers an amazing array of opportunities to enjoy cultural and environmental wonders. Lakes and lagoons are dotted throughout the city while modern shopping centers and a historic downtown area entice tourists to embrace Latin American culture and cuisine. Granada is the incredibly popular tourist center in Nicaragua, bringing visitors with its natural beauty and interesting history. The oldest city in Central America, Granada was founded on December 8, 1524, and is situated on the northwestern shore of Lake Nicaragua.
- **El Salvador:** Long troubled with civil and political strife, El Salvador is slowly gaining momentum with more adventurous travelers. Outdoor activities like hiking, surfing, and ocean kayaking are all popular options for this small country. San Salvador Airport serves as a hub for Avianca Airlines and is a very short, direct flight from Roatan.

Fun Activities on Roatan

Roatan is a tourist destination. Because of that fact, residents also have the option to take advantage of a variety of activities and entertainment offered on a regular basis. Whether you enjoy being in the water or above it, island life is dominated by water-based activities.

Fishing trips, boat tours, paddleboards, and kayaks are all popular options among tourists and residents alike. Snorkeling and SCUBA diving are clear winners in the water activity world on Roatan as the stunning barrier reef around the island draws people in from all over the world.

If you're more of a land-based person, have no fear! Roatan offers a multitude of options for you as well. Take advantage of the many beautiful park areas on the island for afternoon strolls amongst the flora and fauna. Fly through the trees on a canopy tour or shop 'til you drop at the many unique stores around the island.

Here are a few examples of fun activities you can partake in around Roatan:

SCUBA Diving: Roatan has been a SCUBA diving destination for several decades, with mainstream tourism only recently catching onto the island as a destination. The barrier reef surrounding Roatan offers incredible views of intricate coral structures as well as an amazing variety of marine life. Dive shops are located throughout the island, with a concentration in West End and West Bay. Nearly every resort has its own shop, and most small hotels partner with particular dive shops. Wherever you are on the island, there is sure to be a dive shop nearby, from as far east as Camp Bay Resort to as far west as Infinity Bay Resort.

There are an incredible number of dive sites around the island of Roatan, with more than 50 in the Roatan Marine Park alone. Here are some of the most popular sites that every Roatan resident should check out at some point while living on the island:

- **Mary's Place:** Often ranked as one of the top dive sites in the world, Mary's Place is located off the south shore of Roatan near Brick Bay. Two prominent cracks highlight this site, allowing divers to experience stunning views as the light filters through and overhangs shine with color. Sponges abound and the intricacy of the reef here is mesmerizing.

- **Spooky Channel:** Located off Roatan's north shore, Spooky Channel could not have a more appropriate name. Starting shallow and heading to about 90 feet of depth, this channel is more narrow at the top, making the dive itself eerie if you look up to see only a narrow strip of light overhead. Look for lots of lobster and low-light coral here.
- **Blue Channel:** A very popular dive from the many shops in West End and West Bay, Blue Channel is great for snorkelers, beginner divers, and up to the most experienced divers. Head through this channel and follow the wall to see an incredible array of marine life. Keep an eye out for the big stuff: eagle rays and moray eels are often spotted in the area. During the summer, Silversides fill your whole view, putting on a show as they travel as one.
- **Seaquest Deep or Shallow:** Located between West End and West Bay, this is another convenient stop for the high concentration of dive shops in this area. For the newer divers and snorkelers, Seaquest Shallow offers stunning views and lots of marine life. For the more experienced divers, head deeper to find nurse sharks and stingrays. A big sandy patch offers the opportunity to look for plenty of small critters, especially pipefish and perhaps a pipehorse.
- **Rockstar:** Located off Roatan's north shore near Pristine Bay, Rockstar offers a wide variety for one single dive site. Start off heading through the trench to look for the big stuff: turtles, barracuda, and nurse sharks. As you head up the wall outside of the trench, enjoy the variety of color and growth of soft coral until you get into the shallows where a resident moray eel often comes out to say hello.
- **Seamounts at Cayos Cochinos:** A day-trip to Cayos Cochinos is an amazing adventure in and of itself, but to add to the experience, do a 2-tank dive at the deep and then shallow Seamounts. Look for big-eyed jacks and Atlantic spadefish, as well as big barracuda on the deeper dive. On the shallow dive, enjoy the way the sunlight filters through the plentiful soft coral and the perfectly pristine reef.

- **Cara a Cara (Shark Dive):** The shark dive can be organized through any dive shop, but only one shop is allowed to go to the site and lead the dive itself. Waihuka Shark Dive is located in Coxen Hole inside the Cay View Hotel, across the street from the Woods Private Hospital. The shark dive is quite a unique experience that you really shouldn't miss out on while in Roatan. It is a deep dive, so you should be Advanced certified and very comfortable diving with just a buddy. You will kneel or stand in a sandy patch while the divemasters chum the water so entice multiple Caribbean Reef Sharks to come over. Once everyone has gotten comfortable, the divemasters allow you to swim around with the sharks for a while before ascending.

Snorkeling: Not ready for underwater depths? No problem! Roatan's reefs offer incredible snorkeling opportunities, which is why the island is often cited as one of the premier snorkeling locations in the world. Shallow, beautiful corals with abundant marine life make for an enjoyable snorkeling trip, and the convenience to see these sights only a short swim from shore makes it all the more pleasant! While you can of course take boat trips to sites farther afield, Roatan's reef is a mere few minutes' swim from its sandy beaches. Enjoy an afternoon in the sun watching the underwater world go by.

A few safety tips for snorkelers to keep in mind:

- Wear a rash guard or at least a t-shirt while snorkeling. You won't notice how strong the sun is on your back as you stay nice and cool in the water, but those sunburns can be brutal.
- Do not ever touch the coral. You can destroy an entire section of the reef, and you can also hurt yourself. Coral can cause serious lacerations on your skin, and the amount of bacteria on the coral itself can mean trouble for you if you touch it. Additionally, there are certain types of coral designed to cause harm – some of which are found here around Roatan. Beware the fire coral especially; you'll regret that interaction immediately!

- Be aware of boat traffic. If you are not snorkeling in a designated swim zone, boats are not expecting to see anyone in their lanes. If you are outside of a swim zone, it is best to have a safety marker with you. Buoys, rafts, flags, kayaks all serve as great markers for boats to steer clear of you.
- Be honest about your own level of fitness. While snorkeling is not a very intense activity, remember that you are out in the sun and the heat, and your body may not be accustomed to that level of exertion. There are also no lifeguards around, so it is best to at least have one buddy with you while snorkeling. If you are not a regular snorkeler, stay very close to shore or go on a group excursion with a qualified tour operator.

Kayaking: Kayaks offer a great way to go farther afield to snorkel after you've sufficiently checked out the reef in your immediate area. Additionally, they are very low-maintenance and easy for even beginner water-enthusiasts to handle. Grab your snorkel gear, head out on the kayak, and tie it to your leg or arm as you enjoy the underwater views. It's a great way to stay safe outside of swim zones as well.

Kayak rentals are also available through a number of tour operators in West End and West Bay. Avoid trying to rent one on a cruise ship day, though, as they are often used for group tours off the ships.

Paddleboarding: Buy your own or rent when the mood strikes! Paddleboarding is a great way to check out the beach from the water and to get some sun with an easy way to cool off. Whether you fall off or intentionally jump into the water to cool down, this is a fun activity to try in the incredibly calm waters especially off of West End and West Bay.

Fishing: Fishing charters are available everywhere on the island. Book a few hours or a full day, cross your fingers, and have some fun! Hopefully you'll come home with tuna or wahoo for dinner.

Deep Water Exploration: Take a ride in a homemade submarine to depths up to 3,000 feet to explore parts of the ocean very few humans have ever seen. Yes, it is a homemade submarine, but Karl Stanley has taken it on countless rides without a hitch. His Stanley Submarine is one of only a handful of locations in the world where you – as simply a tourist, rather than a scientist – can witness such depths and all the unique creatures that live there. This is absolutely a unique, once-in-a-lifetime experience that cannot be missed.

Dolphin Swim: The Roatan Institute for Marine Sciences at Anthony's Key Resort in Sandy Bay offers some very unique experiences for visitors and locals alike. Head there for the Dolphin Excursion to stand in the water with these magnificent creatures as the trainer explains their lifestyle and personalities, and then watch them perform their tricks! Photos of you holding and getting kissed by your new friend can be purchased after the excursion. If you're feeling more adventurous, do the Dolphin Snorkel where you can swim with them around the pen after the excursion learning all about them and taking photos. Spend time frolicking in the water as these playful animals dart around to check you out. If you're a certified SCUBA diver, you can do the dolphin dive instead. The dolphins follow the boat out to a designated site, where you'll descend and kneel in a sandy patch while they dance around and play. Swim around with them until they decide to head off to find more divers to play with! For those families with very young children, every weekend AKR offers a dolphin show for only \$5 per person to watch these wonderful animals jump and play and perform for local families. It's a fun – and cheap – activity for the whole group.

Sunset Cruises: Sunset cruises are always popular – how could they not be on a beautiful tropical island like Roatan? There are several boats that offer them, many in the West End/West Bay area. Some offer live music as well, so it's a good idea to ask around based on what you'd prefer.

Parasailing: Parasailing is quite popular out of West Bay Beach. You'll see several people walking the beach with parasailing signs – the prices are all about the same so it just depends on availability. Cruise ship days are obviously busier, so if you'd like to go, your

best bet is to head to the beach on a non-cruise ship day early in the morning. The winds pick up in the afternoon so they tend to stop sailing around 2pm.

Kitesurfing: The east end offers better wind for kitesurfing, so head to Camp Bay for a few hours of this unique activity. Whether you're a beginner or an expert, you can enjoy learning from the experts at the island's only kitesurf school. Book your reservations in advance, as they are completely dependent upon the weather and you want to make sure it's a good day.

Golfing: The Black Pearl Golf Course is located at Pristine Bay, in French Harbour. Designed by legendary Pete Dye, the Black Pearl offers a championship course with stunning vistas overlooking the north shore of Roatan. Whether you are an avid golfer or a beginner, the staff at the Black Pearl can assist you at every turn to make your day an incredible experience. Course memberships are also available to local residents.

Canopy Tours: Roatan's high central ridge leading down to the ocean on both sides of the island makes it a perfect location for canopy tours, also called zipline tours. Popular with all outdoor enthusiasts, canopy tours provide the chance to soar through the jungle, stopping only to see the resident iguanas and other wildlife. Choose from a variety of operators in the West Bay area, or a plethora of others scattered around the island from Coxen Hole to French Harbour and beyond.

Island Tours: When you first move to Roatan, it's a good idea to do an island tour with a local guide so you get an idea of the history and the lay of the land all around the island. There are many tour operators offering island tours, so it's a good idea to get a personal recommendation if you're really interested. Again, avoiding cruise ship day is usually best for these types of activities so you will likely have a smaller group – if not a private tour!

Annual Events on Roatan

While weekly events can change depending on the season, there are several annual events on Roatan that you absolutely cannot miss:

Semana Santa (March/April): Semana Santa is Holy Week, or Easter Week. It usually corresponds with spring break for lots of schools in North America, but the primary reason why it's such a big deal on Roatan is that most of Latin America has an extra long weekend off work and school. Thursday thru Sunday of Easter Week are federal holidays in most Latin American countries, so many people from the mainland take advantage of the extra long weekend to come to the islands to celebrate with family and friends. West Bay Beach gets incredibly crowded over the weekend, and hotels book out months in advance for this whole week. It's good to know when it's happening whether you're visiting or living here. There are always lots of events scheduled for that week, including live music, special cruises, and lots of partying. It's definitely a festive environment, but only if you like big crowds and lots of music.

Music Festival for the Angels (March): This annual fundraiser benefits both Clinica Esperanza and the SOL Foundation. Local musicians join together to put on quite a show as local restaurants serve up food and drinks for everyone. Originally held as a holiday concert indoors, the fundraiser has moved outside to the lawn at Lawson Rock, which serves as a perfect venue for an outdoor music festival.

Garifuna celebration (April 12th): Every year on April 12th (or the Sunday closest to the 12th), Punta Gorda puts on a huge celebration to honor the original landing of the Garifuna people on Roatan in 1797. Head there for a full day of dancing, singing, laughing, and lots of eating. It's something you don't want to miss while living on Roatan.

Extreme Roatan (May 1st and End of September): Ever heard of Tough Mudders or Spartan Races? Roatan hosts its very own version of these mud and obstacle runs at the Blue Harbor Tropical Arboretum. Twice each year, Extreme Roatan brings out the island's

toughest individuals who push themselves to the limit running the 4.5km course through the jungle, up and down the hills of Roatan, and through the obstacles laid out before them. Muddy, sweaty, but triumphant, these competitors run, walk, and crawl their way across the finish line to victory.

International Freediving Competition (End of May): Started in 2013, the Caribbean Cup International Freediving Competition brings athletes from around the world to West Bay Beach to compete in this weeklong event. While not a spectator sport per-se, freediving is an absolutely incredible test of human capabilities. It is amazing to be on the beach to witness world records being broken as men and women push past what scientists have perceived to be human limitations. The world's elite freedivers spend several weeks leading up to the event training in West Bay, so this event also offers great exposure for Roatan.

Catch and Release Fishing Tournament (Mid-September): This 4-day event is a great time to gather family and friends and enjoy the festivities. September is normally a very quiet month on the island with very few tourists, so this long weekend offers lots of diversion from the late summer heat!

Closing

On behalf of Roatan Life Real Estate, we would like to welcome you to paradise. Whether you have already purchased your dream property in Roatan or you are merely considering your options, you are a welcome addition to our thriving community. This island is home to so many unique people with stories to tell. We hope you will tell us your story, too.

We hope you love this island paradise as much as we do. Life in the Caribbean can be a dream come true – we know you’ve been daydreaming at the office, at home during the winter, and when you’re stuck in rush hour traffic. We know because we’ve been there. The island lifestyle brings out the best in us. We hope to soon call you a neighbor and friend so we can share our experience in beautiful, idyllic Roatan.

If you have further questions or concerns that were not addressed in this guidebook, please don’t hesitate to contact us directly:

Roatan Life Real Estate

Main Offices at Lawson Rock Business Center and West Bay Mall

Web: www.roatanlife.com

Tel: 011-504-2445-3130 or 3028 (Lawson Rock Business Center)

Tel: 011-504-2445-5037 (West Bay Mall)

USA Tel Forwarding to Roatan: 1-813-774-4686

USA Fax Forwarding to Roatan: 1-602-532-7549

Welcome to the island...*Welcome home!*