



ROATAN

RELOCATION AND INVESTMENT GUIDE

———— Sixth Edition - 2021 ————

Kelly McLarnan for Roatan Life

Copyright © 2021

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 publisher.

Publisher: Roatan Life Real Estate

Author: Kelly McLarnan

Editor: Emily Nicoll

Cover Photo: Shawn Jackson

DISCLAIMER - This book is designed to offer information that will assist the reader in relocating and investing on the island of Roatan. The author, editor and 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 sixth edition of the Roatan Relocation and Investment Guide. New information has been added, and outdated information has been removed to reflect life on Roatan to the best of our ability in 2021. 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 with you to get it done correctly and efficiently. Contact us today to experience all that Roatan Life Real Estate has to offer you.

Contact us today:

Roatan Life Real Estate

Lawson Rock Business Center

Web: www.roatanlife.com

Email: sales@roatanlife.com

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

About Honduras	7
Brief History	8
Economy and Government	8
Honduran Culture	9
Major Cities and Landmarks	9
About the Bay Islands	11
Location and Geography	11
Brief History	12
Culture of the Bay Islands	15
About Roatan	15
Location	15
Climate	16
Geography	16
Flora and Fauna	17
Economy	18
Government	19
Culture	19
Roatan Marine Park	20
International Airport	22
Ferry Information	23
Roatan Communities	24
Municipal Boundaries	24
Coxen Hole	24
French Harbour	25
East End Communities	26
French Cay	27
Jonesville	27
Punta Gorda and Oak Ridge	27
Port Royal	28
Helene	28
Communities on the West End of the Island	29
Sandy Bay	29
Colonia Balfate	29
West End	30
West Bay	31
Flowers Bay	32
Real Estate	33
Roatan MLS Information	33

Roatan Realtors Association	34
Real Estate Agents	35
Property Taxes	37
Choosing Your Property	38
Selling Your Property	40
Estate Planning	41
Rental Properties	41
Commercial Real Estate	43
Investing in Condos	43
Investment Returns	43
Pre-construction Homes and Developments	45
Building on Roatan	45
Architects	45
Building Plans	46
The Design-Build Approach	47
Design for Tropical Living	47
Going into Business	48
Legal Concerns for Businesses	48
Labor Laws	49
National Holidays	50
Domestic Employees	51
Moving to Roatan	52
Residency Options	52
Local Laws You Should Know	53
Vaccinations	55
Visas	55
Customs and Shipping Information	56
Embassies and Consulates	57
Daily Life in Roatan	58
Connecting with Neighbors	58
Cost of Living	59
Groceries	59
Communicating with Home	60
Health Care	61
General Safety Tips	63
Emergency Health and Safety Contacts	66
Transportation	67

Utilities	70
Wireless Internet	71
Household Help	71
Insurance Options and Requirements	73
Finances and Banking	74
Raising Children in Roatan	76
Citizenship for Children	78
Pets	79
Culture Shock Management and Prevention	81
Places of Interest on Roatan and Beyond	84
Fun Activities on Roatan	91
Annual Events on Roatan	97
Closing	99

About Honduras

If you're considering moving abroad, it is important to get a fuller picture of life on Roatan, the place we love to call home. There are many adventures to be had on Roatan, an island rich in cultural history—a place of dynamic international and local community that possesses unforgettable natural beauty.

This guide has been written to provide a clearer perspective on living on Roatan, and in a wider sense, Honduras. While revising the contents of this guide, I have often thought back to my transition to Roatan and tried to provide useful information about the culture of Roatan, Honduras in general. In essence, I've included what I would like to have known before my transition. As the community has continued to change during my time here, I've reflected on those changes. To begin, we'll address Roatan against the larger backdrop of the Bay Islands, and Honduras, covering general information about the history, geography, and government of the place you may someday live — so you can better understand the culture of your new home.

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 incredibly varied terrain. With extensive mountainous regions, low-lying valleys, and tropical rainforests, the Honduran mainland is full of rugged, natural beauty everywhere. Temperatures vary on the mainland, especially in the mountains, dropping to 50 degrees Fahrenheit. The range of temperatures in the mountains, even on the nearby coastline differ dramatically from those felt on Roatan. The islands typically stay around 80 degrees Fahrenheit, dropping occasionally to 68-70 degrees during the rainy season, and rising to the upper 80s during the hotter months, August and September.

Brief History

Known for its extensive Mayan roots, Honduras is also 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. It is from Roatan that Columbus and his crew realized that an entire continent lie beyond the archipelago. . . imagine seeing the peaks of Pico Bonito National Park on a clear day while looking across the sea from the south shore of the island.

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. It is interesting to note that a few of the earliest Roatan resorts originally served as beachside lots were used as places of retreat for fruit company workers during off-season.

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.

Honduran 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 complementary, 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 tae-goo-sea-gahl-pa, but commonly referred to as simply tae-gooz) 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 due to its mountain setting! The Toncontin International Airport (airport code TGU) requires pilots undergo specific training in order to land there.

When traveling to any of the major cities it is best to pre-arrange transport to and from the airport with a reputable driver.

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.

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 focus on the Bay Islands, including 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 the tourism industry is still fairly minimal at this point.

The second largest island is Utila, 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 small, rugged and beautiful. Barbareta and Morat are both at the eastern tip of Roatan. Barbareta is privately owned, while Morat and Cayos Cochinos have very limited permanent populations. 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.

Brief History

The story of the island of Roatan is peppered with battles and sieges. The Paya Indians once lived on the island of Roatan. A semi-nomadic culture, they created ceramic items, which are known today as “yaba ding dings.” They had a fairly advanced infrastructure and are known to have conducted commerce among the islands as well as the mainland of Honduras up to the Yucatan peninsula and perhaps even as far as Jamaica.

Christopher Columbus landed on the island of Guanaja in 1502 on his fourth and final voyage to the Americas and claimed the Bay Islands for Spain. It was from Guanaja that the Europeans first realized there was an entire continent beyond the various Caribbean islands they had stumbled upon. They landed on what is now known as Punta Castilla de Trujillo on the Honduran coast after leaving Guanaja.

The presence of the Europeans has left an indelible mark on the islands' cultures. Upon decree by the Queen of Spain, in addition to the introduction of foreign diseases to which the Paya had no immunity, much of the local population of each island was enslaved and entire cultures were lost. Their population was decimated as slave traders continued to raid the islands for decades to come.

During these early years, famous pirates such as Henry Morgan and Edward Mansfield also used the Island as a base to restock their ships and to raid passing ships. During the first half of the 17th century, roughly 5000 pirates were believed to settle near Port Royal. This situation caused the Spanish Governor of Honduras to order the abandonment of the Bay Islands in 1641.

Settlements didn't last 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.

In 1638, the first British settlement was established in Port Royal by William Claiborne on the southeastern coast of Roatan. By 1642, the colony was primarily settled by a rough crowd of log-cutters who dabbled in piracy, often raiding Spanish warships passing close to the island. In 1650, after days of hard fighting and one already failed attempt at taking the heavy fortifications of Port Royal, Spanish naval forces overran the short-lived colony. Despite their victory, the Spanish still failed to establish a permanent settlement on 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 town of Oak Ridge. Yet, by 1788, the English completely abandoned Roatan once again, having been ousted by another wave of Spanish attacks. As you can see, Spain and England both influenced the population and culture of the Bay Islands without either of them permanently settling on Roatan.

Elsewhere in the Caribbean, the British had defeated the Black Carib on the island of St. Vincent, removed 5,000 of their enemies, and sent them on a journey toward Roatan. The majority of the Black Carib settled in Trujillo on the mainland, but a small group settled on Roatan, founding the community of Punta Gorda on the northern coast. Centuries after the indigenous Paya Indian population had been decimated, this became the first permanent

settlement on Roatan. The Black Carib communities on Roatan, in Trujillo, and farther north along the Central American coast, are what we now call the Garifuna culture. Amazingly, the Garifuna language is still spoken on the coast of Honduras, Guatemala, and on Roatan.

In 1830, more immigrants arrived from the Cayman Islands. This time they were a group of freed slaves. They first arrived in Utila and eventually spread to the other Bay Islands. Today, the descendants of these immigrants consider themselves the original islanders and speak a unique version of Caribbean English, which is still the predominant language. While the British reclaimed the islands in 1852, they were forced to turn them over to the newly formed Republic of Honduras in 1859. This created a strained relationship between the Bay Islands and mainland Honduras as many of islanders considered themselves “English” rather than Hondurans, due to the centuries old conflict between Spain and England.

The population of Roatan grew over the next century, with international settlers adding to the growing native islander population. 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).

It wasn't until the 1980s that the cultural gap between the Bay Islands and mainland Honduras began to close. Spanish was established as the official language taught in the schools. The Bay Island's popularity as a world class diving destination caught the attention of the central government, which began promoting tourism to the islands. In the 1990s, the Honduran government also legalized the sale of coastal properties to foreigners, which continues to attract an international community and an influx of mainlanders in search of work in tourism and construction.

By the beginning of the 21st century, tourism had entered the scene. Foreigners had discovered the remote island of Roatan and had started moving to the island in increasing numbers. Tourism increased and acted as a catalyst that marked a period of major infrastructural development. The first decade of the 21st century changed the cultural and economic landscape of Roatan immensely and we continue to experience this growth today.

Culture of the Bay Islands

The Bay Islands today represent an eclectic mix of cultures including Garifuna, Latino, European and Indian. As the islands have grown in popularity around the world, the cultural mix has expanded. Traditional Garifuna communities occupy parts of all three major islands: Roatan, Guanaja, and Utila. Latino culture has steadily increased dramatically as many mainland Hondurans from the mainland have moved to Roatan specifically for its growing job market and reputation for being *más tranquilo*, more easy-going, as they cite the island as a place with much less violence, less poverty, and more opportunity than mainland inner cities.

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 inexpensive 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 retains its sleepy island vibe, with some tourism for those who like to travel off the beaten path. The local economy relies mainly on fishing and boat building.

About Roatan

Now for the most important, or at least the most exciting, part! You've learned a bit about the history of the country of Honduras as well as the Department of the Bay Islands, so now let's get to the island we all know and 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. On Roatan specifically, the dry season is not as harsh as the mainland, allowing the island to stay lush 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 the 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 long 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 a cooling sea breeze and endless ocean vistas. White sand beaches, natural mangrove forests and the striking iron shore characterize Roatan's stunning coastline. Although it looks like volcanic rock, the iron shore is actually a fossilized coral reef. There is no evidence of volcanic activity in the Bay Islands and all of the iron shore you see now was once submerged underwater. Some even say you might find buried pirate treasure farther inland because of the change in water level around the island!

Roatan is surrounded by 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, this reef system is home to a plentiful marine world and incredible coral structures. The proximity of the fringing reef system to the island offers protection against storms and creates lagoons suitable for easy snorkeling and shallow SCUBA diving. Roatan's extremely favorable diving conditions have long made it a SCUBA diving destination, and with increased mainstream tourism over the past decade. For anyone interested in marine life, Roatan's brilliant underwater topography is hard to beat whether you're snorkeling, diving, or even taking a submarine dive.

Flora and Fauna

The tropical climate in the Bay Islands offers a combination of warm temperatures and abundant rain to support our diverse ecosystems. Mangroves, tropical forests, pine trees, 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 Guayabana in Spanish), 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 our neighboring island of Guanaja the "Island of Pines" upon seeing it in 1502. Native trees to Roatan include the Gumbolimba (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 bird watching, 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-suhs), rats, possums, and white tailed deer. A wide variety of 36 species of amphibians are found on the islands, including the endangered Hawksbill sea turtle, 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.

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 2019, the conversion rate is about 24 Lempiras to 1 U.S. dollar. Be aware that even if you pay with dollars you may receive change in Lempiras.

Roatan's economy was traditionally based on fishing, but the 2000s introduced tourism as a new, central industry for the island as well as mainland Honduras. 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. 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.

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, which is even more true today. 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, 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 a lot 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 has an 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 if you'd like. 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, your 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 many who only speak Spanish on the island. Classes are available from absolute beginner level through 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 there are certain restrictions depending upon where you live on the island. These protected areas are called replenishment zones and the area extends to 60 meters of depth. 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 outside of the replenishment zones. The only exception to these restrictions 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 includes an informational briefing followed by in-water practice 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 and any illegal spearfishing will result in confiscation of equipment, revocation of the license, and a fine.

Great effort is exerted to patrol the Reserve area, though the RMP funds and resources limit their ability to effectively 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.

In addition to the aforementioned efforts, the RMP focuses a great deal of its funding and resources toward public awareness, education and outreach. School snorkeling trips, beach clean ups, glass-bottom boat rides, and Discover Scuba Diving experiences allow local school children the opportunity to develop a better understanding of their local 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 long-term, generational change.

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 environmental 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 through their web page: www.roatanmarinepark.com.

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

- Avoid touching or standing on the reef. It is a living animal and is easily damaged. Fire coral, urchins, and other aquatic life can cause stings while 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 the invasive lionfish species in order to protect native reef life.
- 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 garbage and recycling bins available in front of the Marine Park office in West End as well as 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, flights arrive to Roatan directly from the United States throughout the year. Direct flight locations can include Atlanta (Delta

Airlines), Dallas (American Airlines), Houston (United Airlines), Miami (American Airlines) and Minneapolis (Sun Country seasonal flights). Flights also come from Canada with Sunwing Airlines from Montreal and Toronto, as well as West Jet from Toronto. Other international flights include El Salvador (Avianca Airlines from San Salvador), Belize (Tropic Air from Belize City) and Guatemala (TAG/CM airlines from Guatemala City). Domestic services from Tegucigalpa, San Pedro Sula, and La Ceiba are also available on SOSA Airlines, CM, and Lahnsa 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.

RTB has undergone several expansions during the past few years and is expecting to expand further to accommodate the increasing number of flights and passengers arriving daily. Stories abound of the old days when the runway was not paved and chickens would get in the way. As this is no longer the case, the new and consistently upgraded airport is a point of pride.

Ferry Information

Ferry services between La Ceiba and Roatan have been operated by Safe Way Maritime Transportation since 1994. The 1.5 hour 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 located 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. When seas are rough the ferry may not run, so it is advisable to call the ferry terminal or check their Facebook business page for any delays or updates.

The Utila Dream operates a direct ferry service between Utila and Roatan, leaving from downtown Coxen Hole. The 104 foot ferry can hold a maximum of 240 passengers for the 1 hour ride between islands. The ferry leaves Utila every morning and departs from Roatan each afternoon.

All ferry schedules are subject to change with little notice, so it is advised that you call or check the website and social media pages prior to your trip.

Roatan Communities

Understanding the layout of the island will help you to choose a location for your home that will best suit your lifestyle. With so many 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 and save yourself a lot of time. Here is a basic breakdown for you to peruse.

Municipal Boundaries

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

Coxen Hole

The administrative center for the island and the capital of the Department of the Bay Islands is Coxen Hole. Government offices are located on the main road in Coxen Hole and include Immigration, Customs, the Courthouse, the Post Office, 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. Most expats choose not to live in Coxen Hole, though for those who live on the west side of the island, this is where they go to run errands. In the town's business district you'll find customs brokers, souvenir shops, law offices, banks, a central market and several vendors of fresh produce and meat, as well as shipping and postal services. Several of the island's popular grocery stores are located in Coxen Hole, as well as school supply stores, phone companies, beauty shops, seamstresses and hardware stores.

Coxen Hole has several one-way streets, but road signs are not very common so drivers must be alert in and around downtown. If you see a street with traffic only moving in one direction, it is likely a one way street! 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.

The immigration office is located on the second floor of Plaza Mar shopping center in Coxen Hole. The office is open during normal business hours on Mondays, Wednesdays, and Fridays. When attempting to renew a visa or request an extension, it is best to go in the morning. Additionally, you will have to pay your fines at the nearby Ban Pais, which can only be done in Lempiras. The customs office is located off the park area before the immigration office, but generally people deal with customs agents. The office phone number is 2445-1315.

Eldon's Supermarket, Plaza Mar, and Super Isleño 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. Roatan's Municipal Complex is located in Brick Bay. Those intending to start businesses on Roatan or own property will likely have to visit the Municipality for permits, taxes, and other business documents.

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.

East of Mahogany Bay you come upon Los Fuertes and Mount Pleasant. Both of these communities are a mix of residential and 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 a variety of stores and services, such as furniture, clothing, cable companies and hardware stores. All of these can be found throughout 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 suppliers as well as marine and boating supply stores. Another Eldon's grocery store is located in French Harbour, as well as several gasoline stations. Make note that these are the only gas stations available between Coxen Hole and Oak Ridge.

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, next to Gio's Restaurant. The police station is open 24 hours a day, seven days a week and can be reached by telephone at 2455-5199. In order to file a police report (*poner una denuncia*), it is necessary to do so at this police station. Be prepared with your passport, residency card, or some legal form of identification. In case of emergency dial *199.

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 as well as the newly paved Mudhole Road that loops around from Eastern Sandy Bay. Another access road for Palmetto Bay and 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. The clubhouse and restaurant hold public and private events and serve as a meeting place for the island's expat community.

East End Communities

The area from French Harbour to the east of the island is less inhabited and consequently has fewer bars, restaurants, hotels, and resorts. Instead, 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 remote 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.

French Cay

As you head east from French Harbour you come upon French Cay, home of the Iguana Farm and a traditional island neighborhood. Then, 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 traditional fishing community that blends with nearby expat communities.

Jonesville

Jonesville is a quaint fishing community just before Oak Ridge, the largest town on the southeast side of the island. People use small boats to run errands and connect between Oakridge and Jonesville, as well as points farther east like Calabash Bight, Port Royal, and various homes further east on the south shores. If you're interested in enjoying the natural beauty in this part, you can take a boat ride through the mangrove tunnels. Sailors and cruisers often seek safe harbor in this area at the popular Trico Restaurant and Marina. If sailing is a passion of yours, this welcoming community is one to consider.

Punta Gorda and Oak Ridge

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. 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.

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 eastern side of Roatan take advantage of the tranquility and privacy of Paya Bay Resort or Camp Bay Lodge 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. This part of the island is perfect for a relaxing escape, windsurfing, incredible snorkeling, and SCUBA diving.

Port Royal

Port Royal is the last town on the east end of Roatan and although the area is quite 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 which includes 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

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.

Communities on the West End of the Island

Sandy Bay

Sandy Bay, one of the earliest established areas on Roatan, stretches several 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. There is no town center in Sandy Bay, rather it is spread out along the length of the main road. 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. This road leads through Mud Hole, which is where the Blue Harbor Tropical Arboretum is located.

Continuing west on the main road, 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 developments and communities just off the main road hugging the north shore of the island. Looking south into the montes, several hilltop communities continue to increase in popularity as they feature stunning sea views from the top of the hilltop *montes*.

Colonia Balfate

The Colonia Balfate 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 mainland Hondurans have established a new home on the island. There is very little oversight on housing and land rights in this community, making it difficult to control sprawl as well as infrastructure.

At the entrance of this neighborhood is a grocery store, Ramirez, which offers a mix of fresh produce, local items and imported goods. After the Colonia, there are several long stretches of beachfront popular for expats or used as rental properties. Several small hotels and restaurants are also found along this stretch. Just before reaching West End, you come upon Gibson Bight and Mangrove Bight 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 bloom most of the year and feature gorgeous views.

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 restaurants, gift shops, a mini mall, mechanic shops, and small resorts along the stretch of its main road.

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 large variety 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. 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. Taxis to and from West End are also readily available.

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 highly advanced diver. Picturesque Half Moon Bay is the central attraction, with a nice sandy beach, good snorkeling, calm waters for paddle-boarding (SUP), and a sailboat permanently anchored offshore offering a jump-off / hangout spot.

Housing in the West End area is as eclectic as the businesses along the street. Luxury condos can be found 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.

A unique 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 and 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, paddle boarding, kayaking, and even a zip-line canopy tour that ends right at the beach.

Walking from West Bay to West End is possible, and beautiful, but it is a 3 mile beach walk that traverses rocky areas instead of sand at times and is rather isolated in certain spots. Taking a water taxi from the West End Water Taxi Association's dock in West End is more advisable. You can also drive on the paved road that turns off about a block before the traffic circle at Half Moon Bay. When driving 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. The main road ends here as the area sees minimal traffic other than its residents. Convenience to the amenities of West Bay while simultaneously enjoying 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 were very limited in the past, recently we have seen increased availability for buyers. Typically, property documents are held in escrow in North America or by local attorneys and the local mortgage is tied up.

A commonly utilized option is working with the seller for financing. Typical terms are 30-50% down, a term of 1-5 years, interest at 4-8% 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 in 2003 by the brokers of 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. So, how do you know who 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're seeking.

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 viewing other pictures the agent sends you. You do not want to spend your time and the agent's time viewing properties that do not meet your criteria.

Some other 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 need. 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 purchase.

Honduran legislation allows foreigners to purchase up to 3,000 square meters (just over 0.74 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. Prior to closing, make sure the owner has all of the corner markers in place so the boundaries are very clear.

If you are interested in purchasing 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.

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.

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, car etc.

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 other 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 been 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, the owner needs to have any improvements (homes, roads, etc.) evaluated by a bank certified 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 vary from 15% up to or higher than 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 counter offers.
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 typically 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, 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, 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. Last but not least - 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 although these are not very common.

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. Whenever possible, get it all in writing – no verbal promises. Make sure you are clear from the start so there is no resentment later in the event that expectations have not been met. 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. Roatan of course is not immune to the world's economic crises, but since the worldwide COVID-19 pandemic, we've seen the market rebound to better than pre-pandemic levels while maintaining one of the best values comparably in the Caribbean.

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 are considered to be closest relatives in Honduras. However, your spouse is entitled to 25% of your assets. Even though your spouse would not automatically inherit 25% of assets if there were 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 is that 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 quite 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 popular developed areas like West Bay or in higher end community areas. Other popular places include West End and Sandy Bay. East End rentals are more scarce, but are still available in a few select developments. Carefully consider what you are looking for in rental property—a private and secluded home, a beach house, 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.), it is still basically a beach community, while West End has the liveliest night scene. Sandy Bay is a more established island community, with fewer shopping options, and is easy to get to and from either West End or Coxen Hole. Most expats choose not to live in Coxen Hole or French Harbour, which are more 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 December 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/month 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 when it comes to location, the size of the home, and amenities that 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 be able to 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 into to avoid any issues.

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 gaining popularity on the island. If you are considering investing in a condo, our experts strongly advise going over the property management contract carefully before you sign on. It's important to check 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 investments 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 a tropical island 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 but 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 now 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. Its always recommended to pay on a schedule and or close on the land before the building starts. Your real estate agent and attorney can help guide you through the best ways to protect your investment.

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 and there are several advantages to doing so. 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 in order to 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 another 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 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 \$500 to \$1000.

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, requiring 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 \$115 a square foot for wood structures and \$125 - \$175 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 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 as well.

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. While this one stop shopping may sound easier we recommend separating the architecture from the building so you're able to bid the design between reputable builders.

Builders that have Zolitur status, which means that they can import materials from abroad with reduced or no import duty applied, should be part of your search. They have a comparative advantage potentially. Regardless This approach helps confirm a budget and a fixed timetable for your project and makes the entire process easier and more enjoyable.

With any project it's important to do some due diligence. Check with your trusted agent/broker and friends and require referrals as you pick companies and contractors to work with.

Design for Tropical Living

Living on a tropical island is a very 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. For example, the cost of electricity can be 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.

Roatan is also in a hurricane zone and 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. Of course insurance should also be an important part of your overall plan.

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 is not permitted to 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 process is complete and your operations are commencing.

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 work week 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 accordingly.

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. For example, 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 their position must be terminated.

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 2021 is L10,500 per month, which is roughly about \$442. 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 the employees from the previous owners remain 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

Note:

- 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 for each subsequent 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

Domestic 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.

While these benefits are not required by law they are often the normal practice by people and should be defined in a labor contract to protect both parties. With any worker be sure to check with a labor attorney. An ounce of prevention is better than a pound of cure.

Moving to Roatan

Residency Options

Applying for residency in Honduras is a relatively straightforward procedure. 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 give up 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 applications. To apply for a vehicle *dispensa* you must have a notarized Bill of Sale and the original Vehicle Title.

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 it can be done at the Secretary of State office in the USA. For Canadians and citizens of other countries 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 provide it, they are within their rights to detain you.

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.

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

Understanding local fishing restrictions is important. Even if you are not fishing, you should know when each season starts and ends in order to support sustainable practices with local restaurants and seafood providers. 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.

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. 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, as 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 Tropic Consolidators (which is located in the Hybur building next to ACE hardware). Their shipments arrive bi-weekly and are charged by dimensional weight. They require all items to have a receipt in the box or sent to them by email in advance. You can set-up an account with them at tropicconsolidators@gmail.com.

For heavy items, you can utilize Ocean service like Dip Shipping which is delivered to Roatan by boat and they deliver to your home or business typically 2-4 weeks after shipping. 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, although the duty charges are higher than their small boxes if you send a full or half container.

Larger items or full containers etc may be worth contacting Hyde Shipping directly. <https://www.hydeshipping.com> note you will need a customs broker to clear your shipment when working directly with Hyde Shipping most likely.

When shipping donation items to a non-profit, items should be addressed directly to the registered non-profit. This is extremely important, even if it seems plausible that items that should benefit society will be waived on. They will not be accepted without the proper non-profit names, contacts, and codes. It is worthwhile to coordinate this prior to shipping. Additionally, anytime an item is shipped it should be accompanied by a bill of sale (receipt).

For whichever option you choose, the company assigns you an address in Florida, which is essentially the same for everyone on the island. Those who subscribe to these services do not have to worry further about sending to the island—the goods will show up within about 10 days. You can order products through Amazon, Home Depot and other places online or by phone.

DHL and FedEx 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, it is best not to trust the Honduran mail system, since sometimes items won't arrive. The government service may suffice for pieces of mail that are not of high importance, but those sending credit cards or sensitive information are best advised to use a carrier service or send items with a friend traveling to the island. Many send postcards and personal letters via the Honduran postal service, but of course should realize that items can and frequently do get lost. The post office is located in downtown Coxen Hole, next to the plaza on the water. Be aware that there is no delivery service available with the Honduran post office.

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

There is a lot of social support in place for those just arriving on the island. 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. "Ask Anything Roatan" is a Facebook page currently dedicated to those planning to come. There is a great deal of engagement and helpful responses on this page, including everything from housing options, money exchange, best banks, schooling and education, legal issues, safety, and immigration. Depending on your particular island community, everything varies a little, there are groups like "East End Happenings" and "Roatan Music Scene" which can inform you of local community events. Some groups are closed for security reasons, such as Roatan Crime Watch, but can be joined with a simple request to the administrators.

There are also many social clubs on Roatan. People get involved by volunteering, attending a Ladies' Luncheon, or going to fundraising events. Sip n' Dip painting parties, language classes, yoga classes, and diving are also hotspots for newbies trying to insert themselves into Roatan's lifestyle.

Most people are very welcoming to new people—"fresh blood" as they may jokingly say. However, there are times when some may not be quite so open.

This shouldn't be taken personally as many have seen friends come and go and may be resistant to connecting with short-term visitors. Transiency is a part of life in Roatan, and this aspect of island living has more of an effect on some people.

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 on what's fun! Generally speaking, an average couple can live comfortably on \$2,300/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 choose to eat out at restaurants all the time.

Groceries

Grocery stores on the island offer a variety of brands and styles that you are used to back home — though some might come at a cost. Well-known, name brands from the U.S., as well as many from Canada and the U.K., are quite common at the main grocery stores. Eldon's Grocery has two locations: one in Coxen Hole and one in French Harbour. Either of these locations is where you are most likely to find your favorite brand or item.

Plaza Mar is located above Eldon's in Coxen Hole, at the Plaza Mar shopping center. This grocery store offers similar products to Eldon's; 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 Isleño 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.

Ramirez is a medium size grocery store located at the entrance of Colonia Balfate in Sandy Bay. This is a convenient stop for those in West End and Sandy Bay as the store carries all the basics and a surprising variety of extras.

Some also enjoy shopping at the Municipal market downtown for fresh produce and meats. Located in the heart of Coxen Hole, you will shop at various stalls and can buy affordable fresh fish and seafood from vendors. Spanish may be required for many of these adventures, but when buying in bulk it is worth a try. Most items in the market are locally produced, so if you are searching for imported or specialty items, it is best to go to import shops or a larger grocery store.

Roatan Provision Company not only supplies the finest restaurants in Roatan but will also sell direct to consumers (\$100 minimum typically). This wholesale operation imports quality meats, cheeses and many other items. Shop at their website <https://www.roatanprovision.com/> or ask them for availability on special order items.

Communicating with Home

Communicating with friends and family internationally has never been easier on Roatan. Many shops and restaurants offer Wi-Fi, 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.

Phone calls are also reasonable from both local cell phone providers, Tigo and Claro. Both companies run weekly deals in exchange for prepaid service credit. Daily and weekly data plans are reasonably priced as well, so calling home is incredibly easy. Many residents also buy a monthly phone plan through a local company. Even though some international cell providers boast of plans that work anywhere in the world, the functionality of these services do not always work throughout the island, so it is important to do your research beforehand.

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, FaceTime, What's App, and Zoom.

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. Many expats work with a local insurance broker and have plans with international companies like Best Doctors. Global Medical Insurance companies also offer a range of individual and family plans. Be sure to contact a few brokers to compare plans.

There are also local plans that just cover insurance in Honduras. Many people don't have insurance, they 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% of what you would pay in the States.

For standard health issues, the various clinics on the island are more than sufficient. The public and private hospitals in Coxen Hole are both available for emergency services. The public hospital facility is not great, often lacking the basic materials and resources, but the doctors are the same as the ones in the private hospital. The services provided at the public hospital are almost entirely free of charge, but be aware that you will have to purchase your own materials, medications, etc. from the pharmacy. There are multiple pharmacies throughout the island.

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 \$4 and if you want to go in quicker, you can pay a \$25 donation for expedited service. They are entirely dependent upon donations as they function as a nonprofit and an excellent charity to support.

There are also several other clinics around the island. The one at Anthony's Key Resort started primarily as a SCUBA diving medical clinic with two

chambers for decompression sickness. It has now grown into a larger clinic with nurses and physicians on staff to attend to both tourists and local residents.

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 for medical emergencies. 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 hospital and health care options. 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 a new hospital recently built at the MegaPlaza in French Harbour, Hospital Cemesa Roatan. It was constructed in partnership with GARM and Hospital CEMESA, based on the mainland. Just opened, the Unimed Health System, located in the Coconut Tree Plaza of West End, offers 24 hour emergency care, ambulance services, and life flighting insurance.

During the past few years, a great deal of international attention has been given to mosquito borne illnesses such as malaria, dengue, chichinguya, and zika. While there is some level of debate on the frequency of these illnesses, they are not as common on Roatan as the press would have you believe. Many have lived for years on the island never having contracted one of these illnesses. Of course, applying bug spray, whatever type you choose, is a good idea if you are susceptible or particularly attractive to mosquitos. There are locally-made natural bug sprays, traditional island remedies, and of course

repellents containing DEET. Please note that it is advised to avoid using chemical based repellents if you will be entering the Sea, as the chemicals negatively impact the coral reef and other marine life. In the event that you contract one of these illnesses, it is recommended to visit one of the local clinics first since they are very used to dealing with the symptoms and providing relief.

General Safety Tips

Roatan is generally safe, however keep in mind that Honduras is a developing country and crimes can occur as a result of poverty. Your new neighbors will vary between expats and locals, which is one of the best parts of moving to Roatan. The diversity of our community is one of the big draws of the island, though with this comes an income disparity that any foreigner should be aware of.

Most areas of Roatan are very 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, gardener, or a watchman. Just keeping someone around the property on a consistent basis to help with upkeep and be aware of others helps a great deal with security. It is important to consider when looking at properties, whether or not you would like to live in a community with 24-hour security or if you would prefer a stand-alone home.

Even more importantly, fostering positive relationships with new neighbors goes a long way in small communities. The simple act of letting neighbors pick fruit from the mango or lime tree on your property, or letting kids fish on the dock once in a while, is appreciated and goes a long way to promote communication in times when issues arise.

Serious crime normally only happens to those who act irresponsibly. Risk is significantly elevated when getting involved in drugs, prostitution, and other illegal activities. It is advised to avoid situations here that you would similarly avoid at home, such as flashing cash, jewelry, or electronics, or making large loans to people.

There are developments like Lawson Rock, Pristine Bay, Turtle Crossing, Parrot Tree, Palmetto Bay, etc. where crime of any kind is almost non-existent. Each of these communities have private security which makes a significant difference.

There are a few areas where it is not recommended that you be intoxicated and/or wander around alone at night and it is always recommended to use your best judgment. In daylight hours, there isn't any part of town to specifically avoid or that you should be afraid of going either in a car or by walking.

When riding a scooter, extreme caution is advised. Uneven roads, large trucks, erratic taxi drivers, steep hills, cattle or horses in the road, etc., can make riding a scooter unsafe. 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. Alternatively, using a scooter to commute long distances or to run errands in Coxen Hole is not ideal as driving here can be quite a challenge even in a regular vehicle.

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. It is always best to use an ATM inside of a bank rather than a stand-alone 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 are fairly 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 a good idea in general, and can make life much easier in the event of a lost or damaged passport.

- 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. Same as anywhere, most petty theft arises from leaving items unattended.
- Exploring remote areas of the island is best done in a car, rather than on scooters. Guided tours in a group are also an option, and may be more economical than going on your own. Scooters can be fun, but are less secure on remote gravel roads and not recommended for longer journeys. They are also less visible and require a defensive driving approach.
- It is safest and quickest to take a water taxi when traveling between West End and West Bay. However, if you would like to walk or run in this area, you should not go alone, especially during the early morning or after sunset. Even though the 3 mile stretch is beautiful for walking, muggings have occurred in the past on this rather isolated stretch of beach so exercise caution and do not bring valuables. You should also be ready to get a little wet or climb across a few slippery rocks if you decide to walk this stretch of beach.
- Avoid displays of money and valuables such as expensive jewelry, watches, cell phones, and cameras. Roatan is very casual, and by dressing casually, you will not draw unwanted attention to yourself. As always, avoid situations that put you in isolated areas where you could be vulnerable to petty theft.
- 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 and humidity can be extreme – even once you've lived here for a while. Reef friendly sunscreens such as locally made Aegis products (also bug spray is available in refillable canisters) and Stream2Sea products are available at various locales on the island, such as the Roatan Marine Park. It is advised to avoid chemical-based sunscreens and repellents if you are going to be in the Sea, as the chemicals negatively affect the coral reef and other marine life.
- There are sand flies and mosquitos throughout all tropical areas and the bites can affect visitors. Most commonly you may experience itching and/or redness of the bite area. Apply repellent before going out to avoid this and use anti-itch cream or coconut oil to alleviate itchiness. Some recommend applying lotion to avoid sand fly bites because the

little creatures are so small they cannot reach your skin through a layer of lotion. Sand flies are worst at dawn and dusk, especially on uncombed beaches.

- Be careful driving at dusk or after dark as pedestrians do walk along the side of the road as there is no sidewalk in most places and many areas without 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 a big 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.
- Be especially careful on corners and hills when passing other vehicles. There are various sharp turns where you are not able to see oncoming vehicles.
- While many people will hitchhike on Roatan, you should avoid giving rides to or accepting rides from people that you do not know. If you own a pickup truck, it is likely that children will ask you for *jalón*—a lift. It is generally safe to do this, but be extra cautious when allowing kids to get onto your vehicle as their safety is then your responsibility.

Emergency Health and Safety Contacts

In the unlikely event that you need a medical evacuation from the island, the U.S. military base on the mainland and private health insurance companies provide those services. Here you will find a useful list of services.

AMBULANCES

- Public Ambulance 9919-8970, 2445-0428
- COPECO 9590-0001
- Air Ambulance/Medevac 8983-6822, 9535-9908

FIRE DEPARTMENT (BOMBEROS)

- Dixon Cove Fire Department 3399-4510
- Oak Ridge Fire Department 2408-3794

HOSPITALS & CLINICS

- Cemesa--MegaPlaza, French Harbour, 9446-0097
- 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
- Unimed Health--Coconut Tree Plaza, West End, 504-2445-4400 | 9560-9945
- International Care Unit - West Bay 2449-2925

POLICE

- Municipal Police, Los Fuertes, 2445-0446, 9996-4799
- Municipal Police, Coxen Hole 2445-0416, 3223-6111, 9679-1392
- National Police Station in Coxen Hole 2445-3438
- National Police Station in French Harbour, 2445-3438, *199
- National Police Station in Oak Ridge, 2408-3792
- Naval Police in Oak Ridge, 2408-3793
- Santos Guardiola Police 9928-7460, 9737-9378
- West End/West Bay Police 9691-6117, 3160-2985

VETERINARIANS

- Dr. Santiago Soto 2445-2806, 9909-0595
- Dr. Calderón (Wednesdays only) 2441-1812
- ProVets (monthly)--9998-2088
- Jorge Bolivar 9713-8928

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 designated routes.

In order to hail a taxi, just stand on the corresponding side of the road of your intended direction to travel. Collective taxis are less expensive than private, as they may pick up other passengers along the way. 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. If you'd like your *colectivo* taxi to take you into a neighborhood off the main road, there will be an extra charge depending on the distance.

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.

Taxi and private transportation rates to special places such as the airport and ferry terminals are typically much higher, especially when calling ahead. This is to be expected and is controlled by the Taxi Association. If you have a relationship with a trusted driver, you may be able to negotiate below the standard \$25-\$30 private taxi price.

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 an easy, cheap option to get from place to place. Both buses and taxis can be social if you wish, and people tend to strike up conversations, often in Spanish.

Depending upon where you live in Roatan, public transportation may not be an option from your doorstep. 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 an area off the beaten path, you will

likely not rely upon public transportation frequently – just like you would not be able to do so 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. Four-wheel drive vehicles are recommended, especially if you want to get up steep hills and over poorly maintained, 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. It's a good idea to ask about the insurance policy for rental cars on the island as some car rental companies do not offer insurance with the vehicle.

If you want to bring 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 to import vehicles. 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 primary electric company is called RECO (Roatan Electric Company) and operates out of French Harbour. When purchasing a property, it is worth researching local electricity rates for each area.

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 best 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

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 or data hotspot for your phone. Personal hotspots are available 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. Many choose to buy a data package for their phones as a backup, as well as subscribe to internet service.

Part of your taxes paid through the Municipal, in addition 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.

Butane or propane tanks can be filled at filling stations around the island, or by delivery trucks or mottos 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

Household services are readily available at affordable prices on Roatan. Landscaping or gardening services can be acquired through individuals or companies. Whether an occasional cleaning or regular service, these companies can provide a variety of services to cater to specific needs. Many choose to hire a gardener or cleaner to have someone on their property for added security when they are not home. Private security services are also readily available through private companies.

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. 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. It is recommended that you hire someone who is recommended by someone you know and trust. 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 very different from someone who lives in your house permanently for full-time services. A reminder from the “Labor Laws” section, it is best to have a contract if you are looking for a 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 *Wachimán* or *Guachimén*. A Watchman's pay varies depending on whether or not you provide living quarters and the expected work hours. It is best to work out a contract with all explanations understood prior to hiring. Honduran labor laws require employees to be paid for 14 months, called the *Aguinaldo*, which is normally paid in June and December. Some employees may choose to receive a slightly higher pay each month to cover the cost of this bonus. As a private employee at your home, you and your employee decide upon all matters related to pay and hours. It is best to consult a labor attorney to clarify all requirements for employee benefits so all requirements are clear.

The price for a 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 an option for liability insurance or comprehensive insurance. While it is not mandatory, it is a good idea to insure your vehicle as there are various opportunities for issues on the road. Insurance typically runs about 3.5% of the value of the car for an annual plan.

For those 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 significantly more than insuring a concrete home, so it is a good idea to check on rates when purchasing or building a home. Theft coverage requires home security – usually in the form of iron bars on easily accessible doors and windows. Content 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! Utility bills are often paid at local banks so it is necessary to research which banks are able to receive which bills, such as community water, electricity, and cable. While bills can be paid without opening a bank account, exchanging currencies may not be an available service without an active bank account. While online payment methods are becoming more common, this service may not be available for all companies.

Opening a bank account on Roatan requires information depending upon the bank as well as one's nationality. Popular banks include Banco Lafise, Banco Davivienda, Ban País, BAC Credomatic, Banco Atlantida, and Fichosa. There is an office for each of these banks in Coxen Hole, and some have other branches in French Harbour or Oak Ridge. A passport with a valid visa or residency status is required for all foreigners to open a bank account in Honduras. U.S. citizens are also required to submit their social security card for U.S. tax purposes.

There are ATMs available throughout the island, with several located on the main road in West End, a few available in West Bay, and many 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 home. Foreign transaction fees and exchange rate policies are important to check when considering which credit card to use. Some cards do not charge foreign transaction fees so it may be worth your while to spend some time getting to

know your bank's policy. Although many small restaurants or shops won't accept credit cards or have a minimum charge, most larger establishments do accept major credit cards.

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. Most transactions involve an initial wiring fee, the \$15-\$45 intermediary bank fee, and a fee for receiving funds. Western Union and MoneyGram are available at a few locations on the island for a nominal fee. In order to receive a money transfer, the name on your identification, including middle name, is required, and spelling must be an exact match. 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.

Remember that you are on an island, meaning that "Island Time" is sure to come into play when you are running errands. It is a great idea to bring a book or an activity to do while waiting. Cell phones and electronics are generally not allowed inside the bank for security reasons, there are locked security cubbies available to secure these items outside. Be aware that it is normal for purses and backpacks to be searched at the door.

The customer service ideals you may be used to in North America are not a cultural norm in Honduras. There may be days when the system is down due to power outages on Roatan or other infrastructural issues. This may mean that certain transactions are not possible at that moment. This can be frustrating, but most issues can be resolved within a few hours. 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 tellers. Try to be as specific as possible and be cognisant that you might not receive all of the information you need on the first try.

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, plenty of childcare and education options are available. Many expats living in Roatan have children of all ages and at all levels of schooling. You certainly would not be alone!

As a child on Roatan, kids are often looked after by the whole community. Everyone looks out for others' children here, simply because it is part of the culture that everyone takes part in watching over, caring for, and teaching children. Roatan is a very tight-knit, family-centric community. Expats find themselves folding right into this cultural mentality as they are often far from their own family back home and new friends quickly become an adopted family. Children on Roatan often consider their parents' friends to be Aunts and Uncles and many retired expats, who are far from their own grandchildren, treat the kids here as if they were their own.

While some families prefer to have their child in their home countries, others are comfortable on Roatan. Kirsty Doig gave birth to her daughter, Spencer Rose, in a hospital in La Ceiba eight 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."

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 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.

Nuna Academy of French Cay

Another popular option, which integrates technology in a K-12 curriculum. Extracurriculars and electives, service-requirements, and sports are integrated into the U.S. based curriculum. Students receive North American and Honduran accreditation.

There are also several other private schools – some secular, others religious – in French Harbour and points farther east. Private school tuition ranges between \$250-\$400 per month, while public school tuition is almost free, but uniforms are required, as well as a small matriculation fee at the start of the school year.

Compared to private schools, Honduran public schools are considered inadequate for most families relocating to Roatan. Public education is required only through sixth grade in Honduras, after which students may pay for additional schooling. The national public school system is seriously lacking in funding and leadership, and is generally not considered to be a viable option among expats with children.

A wonderful aspect of the schools on Roatan is the diversity among the staff and student body. 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 take standardized tests. It is worth noting that younger ones with learning disabilities are less likely to have the resources to properly facilitate their learning needs. If the issue is minor, or one that the student has learned to cope with in the mainstream classroom, it may not be an issue at all. However, schools are often limited in funding and the learning style of the student should be considered when choosing a school.

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 and celebrate traditional holidays from around the world. There are 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 learn about marine life in a hands-on way and they

explore the world around them. Both schools and community foundations support organized beach clean-ups and educate young people about the importance of protecting the environment.

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 more flexibility to homeschool the children. Some parents hire additional teachers and tutors for special subjects in which students need instruction, and organized play activities such as volleyball, soccer, and even street hockey are available. Most expat kids growing up on the island participate in some kind of SCUBA diving and some even work with international experts to learn to freedive.

Citizenship for Children

Children born in Honduras are Honduran by birth. This allows your child dual citizenship. When your child is born you will be issued a birth statement at the hospital, which must be taken 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 required paperwork. You don't need to apply for dual citizenship, you're just obtaining the citizenship from each country. Children are considered minors until the age of 21, which may be important when organizing youth travel into and out of the country.

Toys, clothing, and child-related items are readily available on Roatan. There is a decent range of children's toy and clothing stores, however the newest toy or clothing item might not be available as the focus of children's items is a little less status-related than you might find in North America or Europe. Taking a short trip to La Ceiba on the mainland offers 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 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 five 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. It may be a good idea to contact the local vet to alert him regarding a pet's arrival. Each animal must be inspected and approved upon arrival. A small fee may be required as well. 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 prior to booking your tickets to find out any details necessary for transporting your pet.

Transporting pets from Roatan depends upon the country you are flying into. Check with your country of origin for the most up to date requirements on repatriation of your pets. Historically, travelling back to the U.S. and Canada with your pets has been fairly easy, similar to the process of entering Honduras, however it is always best to check with your destination country and airline. The USA for example in 2021 created much more difficult guidelines via the CDC for transporting pets from certain countries (including Honduras) to the USA. The Roatan Humane Society and Roatan Animal

Rescue (ROAR) are great sources of information because they do adopt island dogs to the U.S. and Canada from time to time.

Veterinary services on the island consist of a few full-time veterinarians, one visiting veterinarian, and a group of vets visiting monthly. Dr. Santiago Soto lives and practices on Roatan full-time, offering house calls to his clients. He has an office and clinic located in Coxen Hole and will also travel to all areas of the island for emergency visits.

Dr. Jorge Bolivar has recently opened up a full-time veterinary clinic in Sandy Bay, beside the Bulldog Security building near Mangrove Bight.

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. His english-speaking partner George is also available at certain times so it is best to call ahead. ProVets also visit Coconut Plaza once a month providing additional support for island animals.

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.

Roatan Animal Rescue is a group serving to rehabilitate stray cats and dogs, and help them find forever homes. This organization is run by volunteers and is a great place to look when considering adopting a new pet for your island home. 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.

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. The beaches are popular locations for pets as well, although it is a good idea to keep your pet on a leash, especially if they tend to wander. In fact, this is a law that tends not to be enforced, but it is best for the safety of the pet.

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. 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. 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 - and 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. Most importantly, 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.

Moving away from the family and friends who have been your support network for so long can be a challenge. 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. Meeting new people and forging new friendships is vital to your happiness in a new home, so don't be afraid to go out and introduce yourself! The community in Roatan is generally very welcoming; everyone has been in your shoes before when they first arrived on the island. Many questions can be answered just by asking a neighbor or friend when something seems a bit confusing or disorganized. People love to talk about their experiences and funny things that have happened to them here. When asking for advice, be prepared for a story!

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 enjoy living in paradise.

An important aspect to keep in mind as you prepare to move to Roatan is 'Island Time'. Island time often means operating on relative time - *'this will happen before this or after that.'* It is not simply a concept here, but a 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, your life will be so much more enjoyable here on the island. Here are some tips to help you adjust to 'Island Time' on Roatan:

- Try your best not to rush. Whatever it is you have to do, allow extra time to do it so that 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 don't arrive in stormy weather. High winds may 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. 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 get a little more Zen with the to-do list, you will enjoy your days more and things will get done when they get done. When dealing with time-sensitive items like immigration, bills, and other items, a little planning can go a long way, especially during the holiday season. There is probably not one person on this island who has not paid a late bill due to an unforeseen closing of an office, holiday, or weather.
- Be understanding. Again, it's not the store clerk's fault if something doesn't happen the way you want. Understand that you are in a different country and different rules apply. 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 taxi 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. Be patient with yourself as you learn Spanish, and keep trying even though you asked, 'Where are you?' instead of 'Where are you from?' Mastering a few basic conversations and practicing situationally will help you immensely in everyday situations.
- Set your own internal clock to 'Island Time'. You don't always need to worry about your exact amount of time doing something. When the

sun 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. Things happen at their own pace here, and there is something very beautiful in that.

Places of Interest on Roatan and Beyond

One of the best ways to enjoy the island and mitigate culture shock is to explore your new home. Meet the people, understand the history, and get to know the island itself. You're not just here on vacation anymore – this is your new, picturesque, stunningly beautiful Caribbean 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 activities offered 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!
- Palmetto Bay Plantation: Located on the northern coast, Palmetto Bay Plantation is well worth a visit to enjoy its secluded beach and stunning north shore location. Palmetto offers its guests a truly unique Roatan experience. Recently connected with a beautifully paved road, Palmetto Bay is a tranquil and attractive community for families.
- 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. The 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 cafes 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 was completed in 2016 and is one of the principal medical centers on the island.
- 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.
- West Bay Golf club is an executive par 3 nine hole course featuring amazing views and terrain in the heart of West Bay.
- 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 best bar on the island for viewing any and all sporting events throughout the year with draught beer on tap and multiple flat screens.

- 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 island's 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.
- Big French Key island is accessible for a relaxing beach day in the sun. Spend the day at either location to enjoy the water and relax in the sun.
- Roatan Brewing Company: The island's only craft beer brewery, located on Mudhole road near Palmetto Bay. Enjoy a flight of craft beers in jungle paradise and plan accordingly for their various weekend food specials.
- 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 where 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 and just about every Sunday, 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. Of course, it offers much more than just diving, 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 laid-back 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 fully explored 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 each of 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 of 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 Belize border, 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 now becoming more stabilized and gaining momentum with 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, residents also have the option to take advantage of a variety of activities and entertainment offered on a regular basis. Whether you enjoy being on the water, below it or above it, island life is dominated by water-based activities. Fishing trips, boat tours, parasailing, kitesurfing, 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 decades, with mainstream tourism only recently making the island 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. When choosing a dive shop, ask for recommendations, or simply visit a few dive centers in your neighborhood to decide what feels right. The vibe of each shop is different but you can feel comfortable knowing that almost every shop on Roatan is very professional. Most shops offer a range of courses from Discovery dives, Refresher courses, Open Water Certifications (onto the more advanced), and bubble makers for younger children (under 12).

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.

- Seamounds 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 Seamounds. 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 choose to take boat trips to sites farther out, 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 ruin a perfectly nice day.
- Never touch the coral. You can destroy an entire section of the reef as well as 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.
- 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. Be honest about your own level of fitness and your swimming abilities. There are no lifeguards, so it is best to have at least 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! 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 a few times 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 budget friendly – 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 much 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. 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 should not 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 through 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. If this is not your idea of a good time, you may want to escape to the quieter East End for the week.

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.

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 or in a nearby boat 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.

Roatan International Fishing Tournament: The exciting IGFA sanctioned Catch and Release Fishing Tournament is a local and international favorite. Occurring annually mid-September, this 4-day event is a great time to gather with family and friends to enjoy the festivities. The tournament is often coupled with Central American Independence Day, making it a time for celebration and the joy of the sport.

Closing

On behalf of Roatan Life Real Estate, we welcome you to paradise. We hope that you've found this guide helpful in making your decisions about living in Roatan. Whether you've already purchased your dream property in Roatan or 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 and we hope you will share 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. One day soon we hope to call you a neighbor and friend so we can share our experience on the beautiful, idyllic island of Roatan.

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

Roatan Life Real Estate
Lawson Rock Business Center
Web: www.roatanlife.com
Email: sales@roatanlife.com
USA Tel Forwarding to Roatan: 1-813-774-4686

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

