

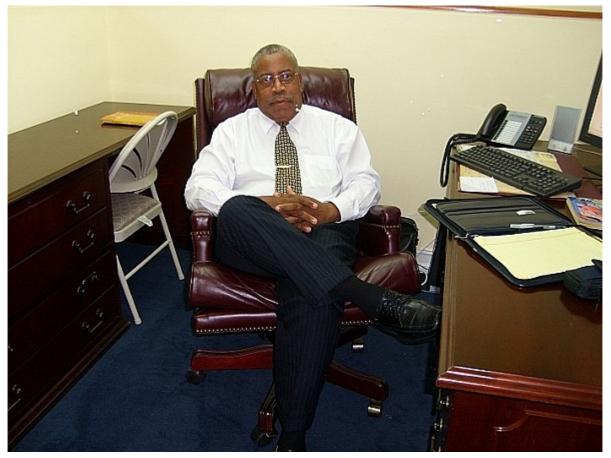
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All rights reserved. No part of this book may be reproduced in any form without the written consent of the Author. This E-Book is intended to be a simple introduction to investing in the Real Estate Sector in St. Lucia. It is designed to provide information only. If legal or other expert advice is needed, the services of a competent professional should be sought.

Acknowledgement

I am extremely grateful to my colleagues who have supported my efforts over the years and provided valuable input for this initial project which has been in the making for several years. Special thanks to Steve who insisted that I write a brief Guide on the Real Estate Industry to share with Investors and Individuals – citizens and foreigners, seeking to acquire Real Estate in Saint Lucia.

About the Author



Edward Harris has over 20 years experience in the Real Estate Industry and is the currently one of the leading Real Estate Agent/Broker in the South of the island. He was the Chairman of the Steering Committee that established the Realtors' Association (Saint Lucia) Inc., a Non-Profit Organisation established in 2009. The Association trains its members and persons interested in entering the industry, and monitors members' adherence to its code of conduct.

In May, 2010 Mr. Harris was awarded the status of Honorary Member of the Association.

Mr. Edward Harris is a member of the National Association of Realtors (NAR) – International.

Foreword

This publication is an introduction to investing in the Real Estate Sector in Saint Lucia with both citizens and foreigners in mind. It will point its readers to the websites that are relevant to the subject and deal with certain matters you need to know to provide a hassle-free entry to doing business in the sector. Saint Lucia is currently ranked #93 among 190 countries for Ease of Doing Business - World Bank Report for 2020.

www.doingbusiness.org

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CHAPTER ONE: Introduction to Saint Lucia!



World Heritage Site – The Pitons

WELCOME TO DOING BUSINESS IN SAINT LUCIA!

I have witnessed the developments in Saint Lucia over the past 42 years and I proudly introduce to you - Saint Lucia as a unique destination for Business, Pleasure and Retirement. You have my testimony which I have experienced at firsthand. Foreign Direct Investment is especially welcomed in Saint Lucia. St. Lucia is blessed!

ABOUT SAINT LUCIA:

Welcome to St. Lucia! It is a small island State with an area of 238 square miles, located between 60 and 61 degrees West Longitude and 13 and 14 degrees North Latitude, approximately 1,300 miles Southeast of Florida. St. Lucia is part of the Lesser Antilles Archipelago; it is North of St. Vincent & The Grenadines, Northwest of Barbados and South of Martinique. The Capital is Castries. Saint Lucia is a sovereign island nation and has a population of approx. 182,000. Its citizens are friendly, educated, easily trained and industrious. Saint Lucia is known for its natural beauty and diverse attractions, including the signature Piton Mountains - a UNESCO World Heritage Site, tropical rainforest and one of the world's drive-in volcanoes.

HISTORIC BACKGROUND:

St. Lucia is such a prized jewel that it changed hands between the French and British 14 times before the French ceded their claim to the British in 1814. St. Lucia became an independent State on February 22, 1979 and retained the Queen as its titular head of State while maintaining a Westminster type Constitution which allows for good governance and a stable economy.

YOUR INVITATION TO OWN A PIECE OF THE ROCK!

In spite of the depression in Real Estate market in 2008, as was seen in the USA and other parts of the developed world, Saint Lucia showed strong yield over time and continued to produce substantial returns for investors engaged in the sector until February of 2020 with the sudden appearance of the COVID 19 Coronavirus pandemic beyond the shores of China.

PROPERTY DEVELOPMENT & PRICES:

Prices for property in the North of the island have been steady after bouncing back from the 2007 period. However, prices have remained at the 2007 level in most parts of the island. Land prices in the North range in the main between US\$7.50 and \$15.00 while prices in the other parts of the island could be as low as 50% less. The challenge is to open up lands in the hinterland which beckons the future for serious developers. The South of the island for several years now has been dubbed the New Frontier but so far real development has been very slow in this part of the island. However, when all indications were that this was about to change in 2007/2008 beginning with developments on the East Coast with the "Le Paradis" Development, taking up approximately 600 acres along the main highway and the best beach front in the Praslin/Micoud area, the global financial meltdown dealt a devastating blow. There was also the possibility of a Ritz Carlton property in Vieux Fort. Both developments were slated to have a Signature 18-hole golf course.

Apart from investment possibilities for acquiring independent residential and commercial properties, there are numerous opportunities to invest in Luxury Villas, Condominium Developments, and Boutique Hotels on the island.

In discussion with one of our prominent Realtors in the North of the island prior to the global financial meltdown in 2009, she declared that "If St. Lucia was a young woman, imagine her putting her best clothes on, taking a deep breath and stepping out into the world. The world has taken notice!" She further stated that "St. Lucia is a young island in its development, but it is all coming together". The effect at that time was being felt in the North and demand for rental properties had almost outstripped supply. She noted that regional investors are also showing keen interest in the real estate sector in St. Lucia. That was at that time. Fast forward to 2019 everything was falling into place for massive developments throughout the island and finally, the citizens' hopes were high. As I write the closing chapter of this e-book, St

Lucia like most of the world is under lock down with no end in sight. That's life, but in spite of all the challenges, with most economies having to plan for a RESET, the Real Estate Industry will be one of the fastest industries to bounce back. Look out for the LUXURY MARKET.

It is necessary to point to a few important facts:

- 1. that ownership of property by foreigners in St. Lucia is welcomed by the Government and citizens,
- 2. that an Investor could be actively involved in the development of St. Lucia,
- 3. that St. Lucia offers a life style suited to the most discriminating individuals,
- 4. that St. Lucia is the Entertainment Destination of the Eastern Caribbean,
- 5. that St. Lucia is an Investor's Dream!

PRIVATE SECTOR REPRESENTATION:

The Private Sector is well served by eight (8) Associations which allow Entrepreneurs to be fully engaged in matters that affect their sector, namely: -

- 1. Realtors Association (Saint Lucia) Inc. (RASLI)
- 2. St. Lucia Chamber of Commerce, Industry & Agriculture (CHAMBER)
- 3. St. Lucia Hotel & Tourism Association (SLHTA)
- 4. St. Lucia Manufacturers Association (SMA)
- 5. St. Lucia Industrial & Small Business Association (SLISBA)
- 6. St. Lucia Chamber of Agriculture
- 7. St. Lucia Employers Federation (SLEF)
- 8. Saint Lucia Coalition of Services Industries Inc. (SLCSI)
- 9. Southern Business Association (SBA)

Corporate Social Responsibility is practiced by most established companies.

OPERATIONS OF GOVERNMENT:

In trying to arrive at your decision to invest in a Country there are a few important questions that will need to be answered up front. I have attempted to answer some of them in the foregoing information provided. Most important to my mind is a stable and democratic government where investors' investments are secured. The website below with its related links will provide you with the information that will assist you to make that first step to decide to visit and do business in Saint Lucia if you have not done so up to this time.

Government of Saint Lucia Website

CHAPTER TWO: The State of the Real Estate Industry

The Real Estate Industry in Saint Lucia is unregulated and as a result there are numerous persons operating as Real Estate Agents, most as Referral Agents. In recent years, the Realtors' Association hosted a few training courses to give persons operating in the industry an understanding of the implications and effective execution of the business.

Caution should be exercised in selecting a Real Estate Agent/Broker. Investors are advised to seek out professionals who are reputable, and deliver efficient and courteous service in a timely manner.

The Real Estate Industry in recent years had bounced back. The St. Lucia market held its own, except for instances when property owners came under pressure to meet their mortgage repayments and either seeking a quick exit sale or the property is in the process of foreclosure by the lender.

St. Lucia has not kept abreast with changes in the industry as were adopted by the USA, except for our Condominium Act. There was some discussion about **FRACTIONAL SALES** but this is not on the books and the noise has subsided. Our foreclosure process is very slow but unfortunately nothing has been done so far to encourage **SHORT SALES** and **MORTGAGE ASSIGNMENTS**. The law which regulates property transactions is based on the French law. As a result, it will take political will to amend the law and bring it in line with what pertains in other English Speaking Developed Countries.

Unlike the process in the USA where property owners are greeted with the sign BANK OWNED when they default on their mortgages, in St. Lucia, it can take a long time, sometimes in excess of five (5) years. The general feeling is that this situation will change in time and Banks will get earlier access to enter the foreclosure process to recover their investment in properties.

It is quite possible to predict that if the effects of the COVID !9 virus in early 2020 and natural disasters continue to occur, there will be some bargains around. After the global pandemic of 2020 and possibly beyond, there has to be a **RESET** in the market. My advice to potential and hard-core investors is that THEY MUST BE READY!

There are a few Touristic Properties that are in Receivership and currently on the market that are reasonably priced and can be considered Deals! I suspect there will be a lot more in the coming months and recommend that you keep your eyes on Saint Lucia. There has to be a serious reset in prices in the tourism sector, post COVID 19.

In spite of whatever the uncertainties are, there will be no better time than post COVID 19 to seek out opportunities in the Real Estate Sector on an island that is Simply Beautiful & Blessed – Saint Lucia!

St. Lucia Great Property Deals.

CHAPTER THREE: Your Initial Steps

Step 1: Talk with your Banker

Whether you are a citizen or foreign investor, it is necessary for you to speak with a local Banker and get to know how much he will be prepared to commit to your project.

Step 2. Find yourself a Real Estate Agent/Broker

It is a well-established approach that a business person arriving in a country with the expressed intention to invest makes initial contact with an Attorney at Law but in the case of Real Estate Investment you should talk to a reputable Real Estate Broker/Agent first. You can be in touch with several Agents/Brokers online prior to your actual visit/decision.

Step 3: Identify potential properties.

Your next step is to identify potential property, narrowing down to the one that fits your requirements for your proposed project. **Be sure to confirm that the property you have identified can be used for the purpose/s it is intended for.**

Step 4: Contact an independent Valuer/Appraiser

Get an Evaluation from a reputable Valuer. Test the price of the property you are deciding upon. Price justification is important.

In the event you are seeking a mortgage, your lending institution has a roster of Valuation Surveyors that they will accept valuations from. Check with your Banker.

Step 5: Secure the services of a reputable Attorney at Law

Depending upon your needs, you may wish to purchase property as an individual, through an International Business Corporation (I.B.C) or a Limited Liability Corporation. It can be an additional benefit if the Attorney you select provides Off Shore Financial and CIP Services.

Checklist for Persons seeking a Mortgage Loan

It is important to have a discussion with your banker to know how much financing he will be prepared to give to you before going ahead to get up the documents below.

- Job Letter
- Salary Slip
- Two Forms of picture ID
- Vendors Letter/Sale Agreement
- Deed of Sale
- Recent copy of Land Register
- Survey Plan
- Map Sheet
- Compliance Letter from: National Insurance Corporation, Inland Revenue Department, Property Tax Department

The foregoing is for buying Land or Land & Building

Banker will provide list of approved Valuers

• Get valuation

When you are constructing a building on the property, you will also need to provide the following:

- Approved plan from the Development Control Authority
- Get estimated cost of construction from Quantity Surveyor or Contractor
- Seek out quotations for Term Life Insurance (to cover your risk so in the event of permanent disability or death you beneficiaries will be able to pay off the mortgage) & All Risk and Full Hazard Insurance (to cover all risk related to damage of the building) Speak with a qualified General Insurance Broker.

St. Lucia Great Property Deals

CHAPTER FOUR: Legal Requirements for Aliens

It is necessary for Foreign Direct Investors to provide the Government with certain information including Character Certificate, Bank and Business References and Source/s of Funds, etc.

The Government of Saint Lucia in its thrust to attract FDIs has amended the Alien Land Holding Licence Act in the first quarter of 2020. In spite of the present COVID 19 pandemic, the Government of St Lucia is still encouraging investment in St. Lucia by passing the New Alien Landholding (Licensing) Act No 1 of 2020 on 12th March 2020. This Act will facilitate greatly the Alien Licence Process.

Here is a synopsis of the Alien Landholding (Licensing) Act No 1 of 2020.

It is a 3-tiered process

- 1. Alien Certificate of Eligibility
- 2. Alien Licence Application
- 3. Alien Investor Entrance Permit

This Act will expedite the Alien's Licence Process. It claims to make the Due Diligence Process more efficient as the Due Diligence Process is now conducted by the Citizenship by Investment Board(CIB) who have a wealth of experience in conducting due diligence of citizenship by investment applicants Once the applicant has met the due diligence requirements, the applicant is issued a Certificate of Eligibility. With that, the applicant can now proceed to apply for its Aliens Licence.

An Alien can buy or lease land in St Lucia either as an individual or a Company. The Licence is valid from 1 to 10 years. The CIB may grant approval of an application for an alien's landholding licence if

- The purchase is 1 acre or less and (b) the land is part of an approved development
- Alien Investor Entrance Permit gives one free access to the country and the alien/foreigner can remain in St Lucia. This Permit is valid for the duration of a valid Alien Landholding Investor Licence.

If the Alien Investor is a Company, then that Company is eligible for an alien investor entrance permit on behalf of the beneficial owner or a shareholder with a minimum of 25%.

Thus the 6 weeks visa permit (previously granted) will no longer be applicable. Whilst we wait for the country to be restored to normalcy, after the corona virus has been controlled, let us stay safe and healthy and positive.

CLICK HERE TO DOWNLOAD: New Alien Landholding (Licensing) Act No 1 of 2020.

Extract: President RASLI Email dated 30/3/20

The requirements pose no problem to legitimate investors. CARICOM Citizens can purchase property without an Alien Land Holding Licence.

CHAPTER FIVE: Welcome to Saint Lucia Citizen by Investment Programme

The Citizenship by Investment Program of St Lucia was launched in December 2015 following the passage of Act No. 14 of 2015, the Citizenship by Investment Act on 24th August 2015 enabling foreign investors and families acquire citizenship of Saint Lucia through these investment routes. The Act was amended on a few occasions.

There are four categories of investment, namely -

- St. Lucia National Economic Fund
- Real Estate Projects
- Enterprise Projects
- Government Bonds

There are five Eastern Caribbean islands that have CIP programmes, each of these countries host programmes unique to their territory. **Of the most popular CIP's out there, the one offered by St. Lucia offers the most when it comes to options for the form you'd prefer your investments to take. It also offers visa-free access to the largest number of countries and has the most appealing time span for the wait time for approval. Of course, any of these options would be great, depending on what exactly suits you best for the new lifestyle you're seeking! Extract: Best Citizenship by Investment Programs in the Caribbean – International Strategies for the Globally Minded.**

CIP Saint Lucia

CHAPTER SIX: Requirements Needed for Purchasing Real Estate in St. Lucia by Aliens

General

This Guide offers an overview of the various requirements in order to purchase land in St. Lucia.

(1) Agreement for Sale:

Initially, an Agreement for Sale is signed to secure the interests of each party prior to the completion of the sale. In this document allowances are usually given for the time needed to apply for an Alien's Licence, if the intended purchaser is a non-national or a non-national or alien Company.

An Agreement for Sale is executed along terms as agreed between the Intended Purchaser and Intended Vendor. A deposit of ten (10) percent of the purchase price is usually paid at this stage to the Intended Vendor or held in an escrow account for and on behalf of the parties. The agreement stipulates the period in which the sale will be completed amongst other things. After execution this agreement will be registered against the property to ensure that the intended purchaser's interests are secured until completion of the sale.

(2) Alien's Licence:

In order for a non-national or an 'alien company' to hold property in St. Lucia, an application for an Alien's Licence must be made on their behalf. The Alien's (Licensing) Act (2002) now superceded by Act No1 of 2020 deals with the regulation of the holding of land by aliens and alien companies. (Does not apply to Citizens)

To apply for this licence the Intended Purchaser(s) whether an individual or a body corporate will be required to submit the documents referenced in the current ACT.

(3) Deed of Sale:

The Deed of Sale is a document which transfers title of the property from the vendor to the purchaser. At this stage the balance of the purchase price is paid to the Vendor. This document is registered in our Land Registry and the effect of the registration is that the purchaser is recorded as the owner of the property.

(4) Government and Professional Fees:

The fees with respect to the above-mentioned matters are determined and based on an established tariff depending on the purchase price of the property and can only be calculated once this is known.

(1) Deed of Sale:	\$200.00 Basic fee
	2.5% of value up to \$50,000.00
	1.5% from \$51, 000 to \$150,000
	1% from \$151,000 to 1,000,000
	0.5% from \$1,000,000 upwards
	Stamp Duty fees: 2% of consideration of sale
	Registration fees: \$100.00

(2) Agreement for Sale: Check with Attorney

Fees are calculated based on the purchase price and where applicable Mortgage amount.

St Lucia Great Property Deals

CHAPTER SEVEN: Your Contact with the Development Control Authority

Now you have concluded the deal on that parcel of property, you are quite aware of the various Covenants as contained in the Deed of Sale whether you acquired the property for a touristic development or a simple retirement bungalow.

It is important that you eliminate all issues related to Zoning; as a result it must be abundantly clear at the outset that the purpose for which the property is acquired can be executed thereon free from any challenge.

Fortunately, you don't have to undertake the hassle of going through these tedious details on your own. Expert Guidance is available as the Services Sector in St. Lucia is well developed. You are advised to contact a **Development Planning Services Consultant.**

Reference - Physical Planning and Development Act 29 of 2001 and related amendments. It is recommended that you visit the National Printing Corporation, Corner of Jeremie and Laborie Streets, Castries and secure the Act and related amendments.

Government of Saint Lucia.

CHAPTER EIGHT: Articles on Doing Business in Saint Lucia



View of Castries, Saint Lucia

OWN A PIECE OF THE ROCK!!!

By Edward A. Harris - Freelance Journalist: Business & P. R. Consultant: Real Estate Agent/Broker:

Welcome to doing business in St. Lucial Own a Piece of the Rock – I am very pleased to introduce to you the opportunities in investing off shore in Real Estate. Your stakes as it relates to investing in real estate are higher when you invest in small island states where the land space is limited. Don't forget, it is all about LOCATION, LOCATION, LOCATION! However, although prices have been climbing in recent years, there are still several properties that are on the market that offer serious deals to investors. The Government of St. Lucia has sent out a clear signal that foreign direct investment is welcomed. The real estate sector offers opportunities in the areas of touristic, residential, commercial, industrial and agricultural property development. The Government of St. Lucia recognizing the importance of tourism to the national economy has legislated favourable tax and other incentives such as waiver of Alien Land Holding License Fee and duty-free import of materials for plant and equipment to lure investors to our shores. St. Lucia will need to increase its hotel stocks gradually as the COVID 19 pandemic gets behind us.

The tourism sector until 2008 experienced substantial growth but due to the global financial meltdown, many projects were placed on hold. Indications were that that there would have been a gradual return to normalcy. In spite of adjustments made to adapt to the call for Eco Friendly – Green Tourism, and the introduction of Health Tourism, nothing has really materialized for over a decade. Now that the principal contributor to foreign exchange earnings has come to a halt due to COVOD 19 pandemic, there is urgent need for a RESET in the sector going forward.

St. Lucia Jazz which is held during the first week in May for almost 30 years continued to hold its own in the Jazz World, and Carnival in mid July as the latter got better every year, producing world class calypsonians and costume designers. These activities make St. Lucia truly a destination for business and pleasure! Unfortunately, all these events along with several other festivals have been cancelled in 2020 due to COVID 19 pandemic.

There will be a place for general expansion of the tourism sector with large, medium and small hotels, condominiums and villas as we get past the COVID 10 pandemic. Investors are advised to look into prospects in these areas. Real Estate is one of the few areas of investment that has shown resilience and has produced satisfactory results to investors/developers over time.

The number one priority for most persons in the developed world is to acquire a home of their own. Some having realized this goal at home, seek to acquire further property offshore for investment or leisure, or a combination of both.

In the last financial meltdown, the real estate industry performance in most of the developed world had been in turmoil due to the subprime mortgage bust which registered considerable loss to investors. However, the industry bounced back.

New age investors have been investing in time-share and other projects where they are removed from the day-to-day management of the property. However, if you are the type of investor who would like to have control and manage your investment, St. Lucia has a mix of options that will put you into the business of real estate - hassle free.

There are reputable Brokers, Valuers, Management Companies and other professionals in the construction industry who will deliver on their commitment.

Substantial acreages of land are available for development and there are other developed properties and businesses as well. Visit St. Lucia Great Property Deals and check out the listing of properties island-wide. The north of the island is well developed while the south with the international airport, seaport and substantial modern infrastructure is dubbed the new frontier, and offers unlimited opportunities to be explored.

The major tourism plants and upscale housing developments are found in the North, in areas like Rodney Bay, Rodney Heights, Rodney Park, Reduit, and Cap Estate which are all in the Quarter of Gros Islet. There are income generating properties in this area currently available for as low as US\$750,000.00. Developed land is available from US\$7.50 per sq ft. in selected locations around the island, especially in the South.

Just prior to COVID 19, the Real Estate prices in the North have been moving up to pre 2008 but there is still available land that lends to substantial appreciation on investment. You are reminded that Non-Nationals will need to acquire an Alien Land Holding License to acquire property in St. Lucia.

There are some very special deals for large-scale investors that are available in St. Lucia – Simply Beautiful! Owners of large undeveloped plots of land are willing to enter into joint venture relationships to take their property to the market.

You have an invitation from me and my team of Associate Real Estate Agents/Brokers and Associates. We will do everything possible to make your investment hassle free, whether it is a 5-star hotel or a retirement home. We will hold your hand throughout the entire process. "Tell us your needs - we bring the experts together, to deliver courteous, efficient and timely service"

DOING BUSINESS IN SAINT LUCIA!!!

By Edward A. Harris - Freelance Journalist: Business & P. R. Consultant: Real Estate Agent/Broker:

There are many positive phrases that have become associated with the promotion of St. Lucia including – **St. Lucia, Simply Beautiful, St. Lucia Nice, the Helen of the West Indies, etc.** Its natural beauty is astounding and impacts positively on residents and visitors alike. The famous Pitons (mountains) were awarded World Heritage Status.

The area of the island is 238 square miles with a population of approx. 182,000. The economy is the most dynamic in the Eastern Caribbean sub region and attracted substantial foreign direct investments in Tourism plant and Real Estate development in recent years.

In this article, I invite readers to get acquainted with Saint Lucia. The Internet provides a wealth of information on Saint Lucia and there are a few websites that I would like to introduce to you as you attempt to explore the possibilities of doing business in St. Lucia, eg. Saint Lucia Government, all major developments on island with links to important Ministries and Agencies www.govt.lc, Investment information www.investstlucia.com, Tourism Activities www.stlucia.org.

Investors always seek to establish business in an environment that has a *stable government, strong economy, investment incentives, efficient utilities, friendly people and a well-educated work force.* St. Lucia offers all the major ingredients for investment and more. It is great for Business, Pleasure and Retirement.

Members of the Diaspora of the Caricom Region now have a special privilege to establish businesses in the region since the Caribbean Single Market (CSM) came into effect on January 1, 2006.

OWN A PIECE OF THE ROCK OFF SHORE!!!

By: Edward Harris - Freelance Journalist, Business & PR Consultant, Real Estate Agent/Broker



View of Castries

Welcome to doing business in Saint Lucia! In recent years, a lot of emphasis has been placed on off shore investments as safe havens in an effort to stave off heavy taxation. However, there are enough sad stories to indicate that those schemes did not work for many as they recount their misfortunes.

Real estate has always been a safe way of investing until creative marketing led many down the path of speculation and greed. However, it is important to note that everyone is not broke. If I held that view, I wouldn't write this article. There are investors who will apply restraint and would be around to fight in the new era of correction and regulations post COVID 19. Off shore investment in real estate seems like the answer to those investors who will be left standing with cash in their pockets. It has always been, but in today's world especially, Cash is King. In times of prosperity, lots of things are taken for granted. So let us be smart and seek out opportunities to invest in real estate. **What must an investor be looking for?**

1. A country that welcomes direct foreign investors. In this regard, I take pleasure of introducing to you St. Lucia where I made my home 42 years ago. St. Lucia's ranking is higher than most developing countries in the World Bank Report on Ease in Doing Business. I have promoted St. Lucia over the years as a unique destination for business/investment, vacationing and retirement.

2. A country which is unique in its offerings and is in demand. Saint Lucia is 238 square miles, with a population of approx, 182,000 and beauty all around. No attraction is more than 90 minutes away regardless of where ever you are on the island. St. Lucia is rated for several years as the number one destination for Honeymooners. Saint Lucia has World Heritage Site recognition for its Pitons. Oprah Winfrey is ecstatic about Saint Lucia and declares St. Lucia as one of five must see places on Planet Earth!

3. A country where property prices are not inflated and are fair and realistic, and there is still room for substantial development.

4. A country with educated, skilled, industrious and friendly people.

5. A country that offers a lifestyle for investors that is world class. St. Lucia is Simply Beautiful with world class restaurants, villas, hotels, and entertainment that meets international standards. The home of St. Lucia Jazz, Food & Rum Festival, Carnival, etc.

6. A country with easy access to regional and international air travel.

The island nation of Saint Lucia can best be described as Paradise. You are welcomed to Own a Piece of the Rock and stay with us!

Please visit my websites:

St. Lucia Simply Beautiful

St. Lucia Great Property Deals

St Lucia Properties

CHAPTER NINE: Recommended Websites

http://www.govt.lc The website of Government of Saint Lucia with related links to Ministries, Corporations & Agencies

http://www.investstlucia.com The National Development Corporation – Your one stop shop for Investing in St. Lucia Business Licence, Fiscal Incentives and other concessions

http://www.stlucia.org Saint Lucia Tourism Authority - Accommodations, Activities and Flights

http://www.eventssaintlucia.com Events Company St. Lucia. The events calendar of Saint Lucia

http://www.stluciagreatpropertydeals.com St. Lucia Property Offerings

http://www.stluciasimplybeautiful.com The Archive of Harris at Large featuring over 400 articles on topical events in St. Lucia, especially business developments

CHAPTER TEN: Conclusion

Thank you for choosing Saint Lucia and now you are welcomed to Own a Piece of the ROCK. Saint Lucia - Simply Beautiful! St. Lucia - Nice! St. Lucia - The Helen of the West! St. Lucia and now in 2020 **Saint Lucia - Simply Beautiful & Blessed!**

Imagine the Possibilities!



St Lucia Great Property Deals

About the Author





Edward Harris has over 20 years experience in the Real Estate Industry and is the currently one of the leading Real Estate Agent/Broker in the South of the island. He was the Chairman of the Steering Committee that established the Realtors' Association (Saint Lucia) Inc., a Non-Profit Organisation established in 2009. The Association trains its members and persons interested in entering the industry, and monitors members' adherence to its code of conduct.

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