



A LOCAL INSIDER'S GUIDE  
FOR FOREIGN BUYERS

# Buying Property on San Salvador Island

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# WELCOME

If you are considering buying property on San Salvador Island, welcome.

For many people, the dream begins with a vacation. Crystal-clear water, quiet beaches, warm weather, and the feeling that life moves at a gentler pace here. Then comes the thought: What if we owned a place here?

Buying property in The Bahamas is absolutely possible for foreign buyers, and many people do it successfully every year. But purchasing property on a small Out Island is not quite the same as buying a home in United States, Canada, or Europe.

The process is different. The practical realities are different. And there are things you will want to understand before making an offer or wiring funds.

That is exactly why I created this guide. As someone who lives and works on San Salvador, I regularly answer questions from buyers who are excited about island ownership but unsure about the details.

## Questions like:

- Can foreigners legally own property in The Bahamas?
- What does the buying process look like?
- What extra costs should I expect?
- Do I need a Bahamian attorney?
- What is daily life really like on a small island?
- Is beachfront ownership worth it?
- What should I know before buying remotely?

This guide is meant to give you a practical, honest overview of the buying experience, with special focus on San Salvador. No island is right for everyone. San Salvador is no exception. But for the right buyer, it can be something truly special. I hope this guide helps you make an informed decision and avoid costly surprises along the way.

Warm regards,  
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# CHAPTER 1

## Why San Salvador?

Not all Bahamian islands offer the same experience. If you picture cruise ports, shopping districts, traffic, casinos, and large resort developments, San Salvador may not be what you are looking for. No brochure or video can replace experiencing San Salvador in person before making the important decision of purchasing property.

If your dream involves privacy, natural beauty, excellent fishing, world-class diving, and a slower pace of life, this island deserves serious consideration.

San Salvador is one of the quieter islands in The Bahamas. People come here because they want space. They want uncrowded beaches, clear water, and mornings that begin with coffee overlooking the ocean rather than traffic noise.

The island is especially attractive to:

- second-home buyers
- retirees
- divers
- anglers
- remote workers
- buyers looking for peace and privacy

One of San Salvador's greatest strengths is that it still feels authentic. This is not a place built entirely around tourism. It is a real island community with local history, local character, and a lifestyle that appeals to buyers who want something less commercialized.

## Water, Water Everywhere

San Salvador is known for extraordinary water clarity. For divers and snorkelers, this is a major draw. For boaters and fishermen, the island offers quick access to exceptional offshore waters. For homeowners, it means breathtaking views that never get old. As you tour the island by car, you'll notice the many different colors on the numerous lakes. From stunning green to mud brown, to red. It is quite fascinating.

## A Different Kind of Luxury

Luxury here often means something different than in larger markets. It may not mean valet parking or designer shopping.

It may mean:

- hearing the ocean from your porch
- seeing more stars at night than you've ever seen before
- launching your boat in the morning
- walking an empty beach without meeting another person
- being in a place where life feels simple
- feeling safe, even when you're walking alone

For many buyers, that is the real luxury.

## Not for Everyone

San Salvador is wonderful, but it requires the right mindset. This is not Nassau. Services take longer. Repairs may take patience. Parts may need to be ordered and shipped in. Island weather can affect mailboat schedules.

Buyers who depend on constant convenience, instant access, and overnight deliveries may be better suited to a more urban lifestyle. San Salvador tends to attract those who value space, nature, peace, privacy, and a genuine sense of community. Many of your neighbors will be fellow second-home owners who value the same quieter lifestyle, while the local community is known for its warmth and willingness to help. That spirit of mutual support is part of what makes the island so special.

## A Specialist Market

Because San Salvador is a niche market, working with someone who understands the island can make the process much smoother. Local knowledge matters, not just about property, but about neighborhoods, infrastructure, practical ownership realities, and what day-to-day life actually looks like.

# CHAPTER 2

## Can Foreigners Buy Property in The Bahamas?

The short answer is yes, absolutely.

Foreign buyers can safely and legally purchase and own property in The Bahamas. In fact, The Bahamas has long been a popular destination for second-home buyers, retirees, investors, and vacation property owners from the United States, Canada, and Europe.

You do not need to be a Bahamian citizen to buy property here. You do not need permanent residency to own real estate. And in most cases, the ownership rights for foreign buyers are very similar to those enjoyed by Bahamian citizens. That said, the legal process is not identical to what you may be used to in your home country.

Understanding the basics will help you move forward with confidence.

### Ownership by Foreign Buyers

Foreign individuals may purchase property in The Bahamas in their personal name, and some buyers choose to purchase through a company or other ownership structure depending on their personal circumstances. The right structure for your purchase is something you should discuss with your Bahamian attorney and financial advisor.

### Do You Need Government Approval?

This depends on the size of the property and how you intend to use it. Also whether you own property in The Bahamas already. For many standard residential purchases, the process is relatively straightforward. However, certain transactions may involve registration or permit requirements under Bahamian law, particularly for larger land purchases, commercial activity (like rental), or properties intended for rental or development. Your attorney will guide you through any required filings.

### Do You Need a Bahamian Attorney?

The answer is absolutely yes. All property transactions need to be handled by a Bahamian attorney. It is recommended that both parties have their own attorney.

A qualified Bahamian real estate attorney helps protect your interests by handling matters such as:

- title searches
- reviewing legal documents
- confirming ownership
- identifying encumbrances or restrictions
- handling government filings
- coordinating closing documents
- managing transfer and registration procedures

Buying remotely without proper legal guidance is a risk no serious buyer should take.

## Can You Finance Property in The Bahamas?

Most foreign buyers purchase property in cash, while others explore financing options. Financing availability can vary depending on the lender, the property type, and the buyer's individual circumstances.

Some buyers choose to arrange financing in their home country, often using existing property there as collateral, while others explore local lending options in The Bahamas. In some cases, sellers may also be willing to offer partial owner financing, depending on the property and the terms negotiated.

If financing will be needed, it is wise to discuss this early in the process. Buyers seeking local financing should be aware that lending requirements may differ significantly from what they are accustomed to. Larger deposits are typically required, and lenders will generally expect clear proof of stable income and financial strength.

## What About Residency?

Owning property in The Bahamas does not automatically make you a resident or citizen. Currently, foreign buyers making a qualifying investment of US \$1,000,000 or more may be eligible to apply for Economic Permanent Residency in The Bahamas. Buyers making larger qualifying investments (currently US \$1,500,000 or more) may receive accelerated consideration.

Economic Permanent Residency allows approved individuals to reside in The Bahamas permanently, but it does not automatically grant the right to work. Separate work permit requirements would apply for those wishing to be employed or operate certain businesses.

Immigration policies can change, so buyers should always confirm current requirements with a qualified Bahamian attorney or immigration professional.

## Starting A Business

Some foreign buyers eventually explore starting a business in The Bahamas, particularly in tourism-related or investment-focused sectors. Business ownership rules vary depending on the type of business, and certain industries are reserved for Bahamian participation. In some cases, foreign ownership may be permitted, while in others local participation or government approval may be required. Buyers considering this path should seek advice from a qualified Bahamian attorney or investment professional early in the process.

## The Good News

The important takeaway is this: Foreign buyers are welcome in The Bahamas. The process is established. The legal framework exists. Thousands of foreign buyers have successfully purchased property here. With the right professional guidance and realistic expectations, the process can be smooth and straightforward.

# CHAPTER 3

## The Step-by-Step Buying Process

Before making any property purchase, we strongly encourage you to experience San Salvador in person and make sure island life truly feels right for you. Buying property on San Salvador is exciting, but if you are purchasing from abroad, the process may feel unfamiliar at first. The good news is that the buying journey follows a clear structure, and with the right guidance, it can be quite manageable. Here is what the process typically looks like.

### Step 1: Define What You Are Looking For

Before viewing properties, it helps to be clear about your goals.

Ask yourself:

- Is this a vacation home?
- A retirement property?
- An investment?
- A seasonal escape?
- A future full-time residence?

Also consider practical preferences:

- Beachfront or inland?
- Privacy or proximity to amenities?
- Move-in ready or renovation project?
- Rental income potential?

The clearer your priorities, the easier the search becomes.

### Step 2: View Properties

Begin remotely through video tours, photos, and virtual walkthroughs. If you are buying from overseas, local guidance becomes especially important here. Beautiful photos tell part of the story. Practical details matter just as much. You need to feel if this island is right for you.

Questions worth asking include:

- Is the property connected to reliable utilities, or do you prefer to live off-grid?
- Does it use cistern water, or is it connected to a local water system?
- Is there a backup generator (really only needed if a hurricane hits)?

- What is the condition of the roof?
- What is the maintenance history?
- Are there easements or access concerns?

A good viewing process looks beyond appearance.

### Step 3: Make an Offer

Once you have found the right property, you should visit it before you submit an offer.

This is typically drafted in writing by the real estate agent and outlines the proposed terms, including:

- purchase price
- deposit amount
- cash or financing
- timing
- contingencies
- included furnishings or inventory
- other negotiated terms

Negotiation may follow before both parties reach agreement.

### Step 4: Engage a Bahamian Attorney

This is one of the most important steps. Once terms are accepted, buyers should formally engage a qualified Bahamian real estate attorney.

Your attorney's role typically includes:

- reviewing documents
- conducting title searches
- confirming legal ownership
- checking for liens, restrictions, or encumbrances
- handling legal filings
- preparing closing documentation
- coordinating transfer of ownership

This is your protection layer.

### Step 5: Pay the Deposit

Once the agreement is executed, a 10% deposit is typically required. This is commonly held in escrow by your attorney pending execution of the sales contract. When both parties have signed the sales contract, the funds will be transferred to the seller's attorney. The exact

amount and structure will depend on the transaction terms. Deposits are serious commitments, so buyers should clearly understand the circumstances under which deposits may be refundable or non-refundable.

## Step 6: Due Diligence

This is the investigation stage. During this period, your attorney and professional advisors help verify that everything is in order.

Due diligence may include:

- title review
- survey review
- inspection
- verification of ownership
- utility questions
- legal compliance
- property boundary confirmation

This is where problems are discovered before closing—not after.

## Step 7: Government Filings (If Applicable)

Depending on the property and intended use, certain filings or approvals may be required. These are typically handled through your attorney. This step varies from transaction to transaction.

## Step 8: Prepare for Closing

Once legal work is complete and all conditions are satisfied, closing preparations begin.

This may involve:

- final documentation
- transfer arrangements
- payment coordination
- attorney instructions
- title transfer preparation

Foreign buyers purchasing remotely often complete much of this process electronically or through legal representation.

## Step 9: Closing

Closing is the final stage of the purchase process, where ownership formally transfers from seller to buyer. Funds are disbursed, final legal documents are executed, and the property officially changes hands. Your attorney will then complete the post-closing registration process with the Registrar General's Office in Nassau to ensure the transaction is properly recorded. Once complete, congratulations—you are officially a property owner on San Salvador.

## Step 10: After Closing

Many buyers focus only on the purchase itself.

But ownership comes with practical next steps, such as:

- insurance and hurricane insurance
- utilities
- maintenance planning
- hurricane preparation (shutters etc)
- security arrangements
- furnishing or setup
- internet service
- property management (if absent part of the year)

Buying is the beginning, not the end.

## A Helpful Reminder

No two transactions are identical. Older homes, undeveloped land, beachfront properties, and income-producing properties may each involve additional considerations.

But the general process remains structured and manageable with the right local guidance and professional legal support.

# CHAPTER 4

## What Does It Cost to Buy?

The purchase price is only part of the financial picture. Foreign buyers are often pleasantly surprised by some aspects of purchasing in The Bahamas. But there can also be expenses that are easy to overlook if you are unfamiliar with the process.

Understanding potential costs early helps you budget realistically and avoid unpleasant surprises later.

Exact costs vary depending on the property, transaction structure, and legal requirements, so buyers should always confirm current fees with their Bahamian attorney and financial advisors.

That said, here are the most common costs to consider.

### Purchase Price

This is, of course, the negotiated price of the property itself. Depending on the agreement, this may or may not include boats, kayaks, vehicles or other negotiated assets.

Always make sure inclusions are clearly documented in writing in a list of Inventory. Ambiguity creates problems.

### Legal Fees

A Bahamian real estate attorney is one of the most important professionals in your purchase.

Legal fees may apply for services such as:

- title search
- contract review
- legal due diligence
- government filings
- document preparation
- closing coordination
- transfer registration

Fees vary by transaction complexity, but legal fees commonly fall around 2.5% plus 10% VAT on the legal fees.

## Government Taxes, Duties, and Recording Costs

The government levies a transfer tax on most property transactions in The Bahamas, currently structured as VAT on real property transfers. For many standard transactions, this is 10% of the purchase price, traditionally split equally between buyer and seller (5% each), although this allocation can be negotiated as part of the sale contract. But, these may vary over time and should always be confirmed with your attorney.

Foreign buyers should not assume the costs will match those in their home country.

### Property Survey (If Needed)

A current property survey may be advisable, and in some cases essential. Normally, the seller will pay for the survey if the property markers aren't visible.

This helps confirm:

- boundaries
- access
- encroachments
- structures
- easements

Older properties sometimes come with outdated documentation, so clarity here can be valuable.

### Property Inspection

Not every buyer chooses a formal inspection, but many should.

An inspection can help identify issues such as:

- roof condition
- structural concerns
- plumbing issues
- electrical problems
- appliance condition
- deferred maintenance

On an island property, practical systems matter.

## Insurance

Insurance is an important consideration, particularly for coastal or beachfront properties.

Coverage costs may be influenced by:

- location
- storm exposure
- construction type
- roof age
- replacement value
- intended use

Insurance should be investigated before closing—not after.

## Banking and Wire Fees

International transactions often involve bank transfer fees, wire charges, and possible intermediary bank costs. Small compared with the property price, but still worth planning for.

## Furnishing and Setup Costs

If the property is not fully furnished, setup costs can add up quickly.

This may include:

- furniture
- linens
- kitchen equipment
- appliances
- outdoor furnishings
- décor
- basic household items

Most items need to be shipped in from Nassau or the United States, with applicable shipping costs, import duties, and VAT.

## Utility Setup and Service Costs

Depending on the property, buyers may need to budget for:

- electricity connection or upgrades
- internet setup
- water system servicing
- generator servicing
- propane systems

- security systems

This is especially relevant for homes that have been vacant.

## Ongoing Maintenance Costs

Owning island property is not the same as owning a condo in a city.

Maintenance may include:

- landscaping
- pest control
- generator upkeep
- air conditioning maintenance
- salt corrosion management
- roof maintenance
- hurricane preparation

Buyers planning seasonal occupancy should think carefully about ongoing care.

## If You Plan to Rent the Property

Vacation rental ownership brings additional considerations.

Possible costs may include:

- property management
- housekeeping
- guest support
- maintenance coordination
- marketing
- booking fees to VRBO and Airbnb
- licensing or compliance requirements

Rental income can be attractive, but it is not entirely passive.

## A Realistic Perspective

Island ownership can be deeply rewarding. But smart buyers budget for the full ownership experience—not just the purchase price.

Understanding the true cost of ownership helps ensure the dream stays enjoyable.

# CHAPTER 5

## Out Island Realities Nobody Tells You

Owning property on a beautiful Bahamian island can be a dream come true. But dreams come with practical realities.

This chapter is not meant to discourage you. Quite the opposite. The more realistic your expectations, the more enjoyable island ownership tends to be.

San Salvador offers extraordinary beauty, peace, and a slower pace of life—but it also requires flexibility, patience, and a willingness to adapt. Here are some realities worth understanding before you buy.

### Water May Come from a Cistern, Not a Municipal Supply

Many island homes collect rainwater and store it in private cisterns. For buyers accustomed to city water systems, this may feel unfamiliar at first, but for most homeowners it quickly becomes second nature. Water access on San Salvador varies by location. Some areas have municipal water, others are served by private water systems, while some properties rely entirely on rainwater collection and cistern storage.

Still, it is worth understanding:

- Is the property connected to a water system?
- If it is rainwater cistern-based, how large is the cistern?
- Is it in good condition?
- Does the home have water filtration?
- Is backup water delivery available if needed?

Water independence can be a strength—but it does require awareness.

### Power Outages Happen

Island electricity infrastructure is not always predictable. Power interruptions can happen, but the service on San Salvador is unusually stable, compared to many other islands. After a hurricane you will depend on a backup generator if you plan to stay.

Questions worth asking:

- Is there a generator?
- What size?

- Is it automatic or manual?
- When was it last serviced?
- What is the fuel?
- Does it power the whole house or selected systems?

A well-prepared home feels very different from an unprepared one.

## Salt Air May Be Good for Our Souls, but Tough on Equipment

Oceanfront living is wonderful. Salt air is less wonderful for mechanical systems.

Over time, salt exposure can affect:

- air conditioning units
- appliances
- outdoor furniture
- railings
- electronics
- tools
- boats
- vehicles

This does not make beachfront ownership a bad idea. It simply means maintenance expectations should be realistic.

## Repairs Take Longer Than You Are Used To

On a small island, convenience looks different.

If something breaks:

- parts need to be shipped in from Nassau or The US
- specialty technicians may not be immediately available
- timing will depend on freight schedules

## Patience Helps.

Many longtime island owners become impressively resourceful. There is a running joke that after living on an island for a while, everyone becomes a bit of a hoarder. You think twice before throwing something away, because one day you or a neighbor may need exactly that stored away item. Resourcefulness is simply a part of island life.

## Internet Is Good

Connectivity is a common question for prospective buyers. Internet availability can vary depending on location and provider, but access on San Salvador has improved significantly in recent years. While some properties have access to fiber-optic service, many homeowners are increasingly choosing Starlink for its flexibility and dependable performance, especially in more remote locations.

Before buying, ask:

- What service currently exists?
- What speeds are realistic?
- Is mobile backup an option?

Never assume your work-from-paradise setup will perform like a downtown office without checking.

## Shipping Takes Planning

Need furniture, appliances, replacement parts, or specialized building materials? Logistics are simply part of island life. Things do arrive, but not overnight.

San Salvador is served by two mailboats, each typically operating about three weeks per month, along with King Ocean freight service from Florida, which generally arrives twice monthly.

With a bit of planning, most needs can be met. Buyers accustomed to next-day delivery may need a slight mindset adjustment.

## Hurricane Preparation Is Part of Ownership

This is simply part of life in the region. Responsible ownership means thinking ahead.

Preparation may involve:

- shutters
- generator readiness
- securing outdoor furniture
- insurance review
- maintenance planning
- trusted local oversight if you are absent

Preparation brings peace of mind.

## Bugs Exist

Let's be honest: this is island life. Mosquitoes, no-see-ums, and the occasional cockroach may make an appearance. The first two are especially noticeable after a few rainy days. Good window screening, insect repellent, and bug traps or lamps will quickly become familiar allies. Cockroaches can generally be kept under control with simple pest control measures—but yes, bugs are part of the island experience. The good news? There are no native snakes on San Salvador.

## Healthcare Is Different from Major Cities

Routine healthcare needs can often be handled locally, while specialized care may require travel. For some buyers, this is of little concern. For others, it is something worth considering carefully, as health needs are personal and can change over time.

San Salvador has a basic government clinic staffed by nurses and a physician. More serious medical situations may require air ambulance transfer to Nassau or, in some cases, Florida for advanced care. Buyers should also note that there is currently no dentist on the island.

## Island Time Is Real

Things may move differently than you are used to. Schedules can shift. Deliveries may be delayed. Weather can interfere. Services may not feel urgent by mainland standards. For some people, this is frustrating. For others, it becomes one of the most charming parts of island life.

## The Flip Side

After all these realities, you may be wondering why anyone does this. Because the rewards can be extraordinary.

- Morning swims.
- Quiet beaches.
- Fresh ocean air.
- Exceptional diving.
- Fishing adventures.
- Privacy.
- Simplicity.
- A different rhythm.
- Friendly neighbours

For the right person, the trade-offs feel more than worth it.

# CHAPTER 6

## Common Mistakes Foreign Buyers Make

Buying property in The Bahamas can be a wonderful experience. But when buyers are unfamiliar with island ownership, certain mistakes appear again and again. Most are entirely avoidable with good guidance and realistic expectations.

### 1. Falling in Love Too Quickly

This may be the most common mistake of all. A beautiful view can be emotionally persuasive. So can turquoise water, ocean breezes, and the excitement of imagining your future island life.

There is nothing wrong with falling in love with a property. But emotion should never replace due diligence. A home can look perfect while hiding expensive practical issues. Dream first. Verify second.

### 2. Assuming the Buying Process Works Exactly Like Back Home

Many foreign buyers assume the process will mirror the system they know in the United States, Canada, or Europe. Some elements will feel familiar. Others will not.

Legal procedures, documentation, timelines, and practical expectations may differ. Approaching the transaction with flexibility makes the process much smoother.

### 3. Skipping Proper Legal Representation

Trying to save money by skipping qualified legal guidance is rarely wise. Your attorney helps protect you from problems such as:

- title defects
- ownership disputes
- undisclosed restrictions
- easement issues
- filing errors
- incomplete documentation

The cost of good legal advice is usually far less than the cost of fixing a bad purchase.

### 4. Underestimating Ownership Costs

Some buyers focus only on purchase price.  
The true ownership picture may also include:

- insurance
- maintenance
- utilities
- generator upkeep
- landscaping
- pest control
- repairs
- storm preparation
- shipping costs

Beachfront ownership can be especially rewarding—and especially maintenance-intensive.

### 5. Assuming Remote Ownership Is Effortless

Owning a property from another country sounds wonderfully simple. And it can work very well. But absent ownership requires planning.

Questions to think about:

- Who checks the property?
- Who responds if something leaks?
- Who prepares before storms?
- Who coordinates repairs?
- Who handles guest issues if rented?

The right support structure makes all the difference.

### 6. Ignoring Practical Infrastructure Questions

Beautiful kitchens are lovely. But practical systems matter more.

Buyers should ask questions about:

- water supply
- cistern condition
- septic systems
- power backup
- internet service
- air conditioning
- roof condition

A glamorous listing photo will not tell you whether the generator starts.

### 7. Assuming Beachfront Is Automatically Better

Beachfront property is understandably appealing. For many buyers, the dream is waking up to ocean views, walking directly onto the sand, and hearing the waves from the bedroom.

And for the right buyer, beachfront ownership can be deeply rewarding. But it is important to understand that beachfront ownership also comes with increased exposure and responsibility.

Things to consider include:

- salt corrosion
- stronger wind exposure
- increased maintenance
- higher insurance considerations
- storm vulnerability
- a sandy shoreline may change over time
- the sound of waves can be pretty loud during rough weather

And yes, in a major hurricane, beachfront properties are generally among the most exposed.

That does not mean beachfront ownership is a bad choice. It does mean buyers should go into the decision with realistic expectations, proper insurance, storm preparation plans, and an understanding of the additional risks that can come with coastal ownership.

For some buyers, the rewards are absolutely worth it. For others, a less exposed location may be a better fit.

## 8. Thinking Rental Income Is Passive and Easy

Some buyers hope rental income will offset ownership costs. That may be possible. But rentals come with responsibilities.

Potential realities include:

- guest communication
- housekeeping
- repairs
- maintenance calls
- turnovers
- advertising
- compliance requirements, (VAT on rental income)

A rental property is still a business.

## 9. Failing to Think About Exit Strategy

It may seem strange to think about selling before you buy. But smart buyers do.

Ask:

- Is this market a niche?
- Who will likely buy this later?
- How liquid is the resale market?
- Is this mainly emotional or practical?

Not every property resells equally easily.

## 10. Choosing the Wrong Island for Your Lifestyle

This is an important one. Sometimes buyers fall in love with “The Bahamas” as an idea without thinking carefully about which island actually fits their needs.

Someone seeking nightlife, fancy restaurants, luxury services, and city convenience may not thrive on San Salvador.

Someone seeking peace, diving, and privacy may absolutely love it. Choosing the right island matters as much as choosing the right house.

## The Good News

None of these mistakes are inevitable. Most are avoided simply by asking the right questions, moving thoughtfully, and working with experienced professionals.

An informed buyer is usually a happy buyer.

# CHAPTER 7

## Beachfront vs Inland: What's Right for You?

One of the first decisions many buyers wrestle with is whether they want beachfront property or something a couple lots farther from the beach. For some, the answer feels obvious. Unobstructed ocean views. Direct beach access. Morning coffee to the sound of waves. Who would not want that?

And for some buyers, beachfront ownership is exactly right. But the truth is that both beachfront and inland properties have advantages and trade-offs. The right choice depends on your priorities, lifestyle, budget, and tolerance for maintenance.

### The Appeal of Beachfront Ownership

There is no denying the emotional pull. Beachfront living offers an experience many people dream about. Potential benefits include:

- direct access to the beach
- uninterrupted ocean views
- exceptional lifestyle appeal
- strong emotional enjoyment
- rental attractiveness for some buyers
- easy access for swimming, boating, or beach walks

For many people, this is the vision that inspired the property search in the first place. And there is nothing wrong with that.

### The Practical Realities of Beachfront Ownership

Beautiful locations can come with added responsibilities. Beachfront owners should realistically expect more exposure to:

- salt corrosion
- wind exposure
- storm damage risk
- sand intrusion

- faster wear on outdoor furnishings
- increased maintenance demands
- potentially higher insurance costs
- salt spray on the windows.

And one reality deserves clear mention: In a major hurricane, beachfront properties are generally among the most exposed. Storm surge, wind-driven debris, and direct weather exposure can create serious damage.

That does not mean beachfront ownership should be avoided. Many buyers happily accept that trade-off. It simply means the decision should be made with open eyes.

## The Advantages of Inland or Elevated Properties

Some buyers dismiss inland homes too quickly. That can be a mistake. Depending on location, inland or elevated properties may offer:

- lower purchase prices
- reduced storm exposure
- less salt-related wear
- lower maintenance demands
- greater privacy
- more land for the money
- easier long-term ownership

And depending on elevation or location, some inland properties still offer lovely views and easy beach access by foot or by car.

## Lifestyle Matters

Ask yourself honestly: Do you want to live on the beach? Or do you want easy access to the beach without the full exposure that comes with it? Those are different goals.

Some buyers want:

"I want to step onto the sand barefoot every morning."

Others realize:

"I would be perfectly happy driving two minutes to the beach."

That difference matters.

## Budget Considerations

Beachfront properties often command premium pricing. And ownership costs may continue to reflect that.

Potential differences may include:

- insurance
- maintenance
- repairs
- storm preparedness
- equipment replacement

The true cost of ownership can extend far beyond the initial purchase price.

## Rental Appeal

If generating short-term rental income is an important part of your ownership plan, location becomes especially important. On San Salvador, beachfront properties generally have a significant advantage in the vacation rental market.

Most short-term guests are choosing an island escape based on lifestyle appeal, and direct beach access is often one of the strongest selling points.

Vacation renters are typically looking for:

- ocean views
- walkable beach access
- sunrise coffee by the water
- swimming just steps from the house
- the classic island experience

Because of this, beachfront homes may often be easier to market as vacation rentals than inland properties. That said, rental ownership also comes with responsibilities, including:

- guest communication
- housekeeping
- maintenance coordination
- storm preparedness
- property oversight while you are away

Beachfront demand can be strong. So can beachfront maintenance.

## Which Buyer Are You?

Beachfront may be ideal if you:

- prioritize direct ocean access
- love views and outdoor living
- understand the added exposure
- are comfortable with maintenance demands
- accept the weather-related risks

Inland or less exposed property may be ideal if you:

- prefer easier ownership
- want lower maintenance
- prioritize practicality
- want more privacy or land
- are more storm-conscious

## Final Thought

There is no universally right answer. Only the right answer for you. The best purchase is rarely the one that looks best in a photo.

It is the one that fits your long-term lifestyle, expectations, and comfort level.

# CHAPTER 8

## Can I Rent My Property When I'm Away?

For many second-home buyers, this is an important question. And the honest answer is: Yes, many owners choose to rent their properties when they are not using them. But rental ownership comes with practical realities that buyers should understand before making purchase decisions based on projected income. A vacation rental can help offset ownership costs. It is not passive magic.

### Why Buyers Consider Renting

Common reasons include:

- offsetting ownership costs
- generating seasonal income
- helping cover maintenance expenses
- making better use of the property while absent
- justifying a second-home purchase

For some owners, this works well. For others, the workload or realities make private ownership more appealing.

### Not Every Property Rents Equally Well

This is important. If short-term rental income is a meaningful goal, property selection matters. On San Salvador, vacation renters are typically seeking the island dream.

That usually means:

- beachfront access
- ocean views
- swimming access
- privacy
- attractive outdoor living
- easy access to activities

Because of this, beachfront homes generally have a significant advantage in the vacation rental market. An inland home may be perfect for personal ownership while being less attractive as a vacation rental.

This is one reason your intended use should shape your buying decision.

## Rental Management Is Real Work

Vacation rental ownership involves active moving parts. Depending on your setup, responsibilities may include:

- guest communication
- booking coordination
- payment systems
- cleaning between guests
- laundry
- restocking supplies
- maintenance calls
- emergency response
- guest troubleshooting
- storm readiness

If you live abroad, someone local usually needs to help manage these responsibilities.

## Property Management

Some owners choose professional management. Others rely on trusted local arrangements. Questions to think about:

- Who checks the property between guests?
- Who handles late-night problems?
- Who coordinates repairs?
- Who prepares before storms?
- Who manages turnovers?

Without good systems, remote rental ownership can become stressful.

## Guest Expectations

Vacation renters expect things to work.

That includes:

- reliable air conditioning
- functioning appliances
- clean spaces
- working Wi-Fi
- hot water

- clear communication

A disappointed guest can create headaches quickly.

## Seasonal Reality

Rental income is not always perfectly predictable. Occupancy can fluctuate depending on:

- season
- weather
- travel patterns
- competition
- marketing visibility
- economic conditions

Buyers should avoid assuming constant occupancy.

## Hurricane Considerations

Rental ownership in hurricane-prone regions requires preparation.

Questions include:

- What happens if a storm approaches?
- Who secures the property?
- Who communicates with incoming guests?
- What is the cancellation policy?
- Is insurance adequate?

Storm planning is part of responsible ownership.

## Is Rental Ownership Right for You?

Rental ownership may be a good fit if you:

- want income support
- are comfortable with active management
- have local support
- understand guest expectations
- choose a rental-appropriate property

Private ownership may be a better fit if you:

- value simplicity
- want minimal oversight
- dislike operational logistics

- do not want guest turnover responsibilities

## Final Thought

Rental ownership can absolutely make sense. But the most successful owners approach it as a business decision, not simply a hopeful assumption.

The right property, the right expectations, and the right support structure make all the difference.

# CHAPTER 9

## Life on San Salvador: The Practical Stuff

Buying a property is one decision. Living with it—or even simply owning it from afar—is another. One of the biggest questions foreign buyers have is: “What is everyday life actually like?”

San Salvador is beautiful, peaceful, and deeply appealing to the right buyer. It is also a small Out Island, which means practical realities are different from larger population centers. Understanding that difference helps buyers make confident decisions.

### Grocery Shopping

Yes, there are several grocery stores on the island. But no, shopping does not look like a large mainland supermarket experience. Availability can vary. Some products are consistently easy to find. Others may be seasonal, delayed, or temporarily unavailable.

Many homeowners learn to plan ahead and adapt. That said, basic day-to-day living is entirely manageable. If you are the kind of person who expects specialty organic ingredients delivered overnight, island life may require an adjustment.

### Restaurants and Dining

San Salvador offers some local dining options, but this is not a destination built around restaurant variety. The appeal here is different. Fresh seafood and island simplicity. Casual dining at a slower pace. Some buyers love that.

Others may prefer the amenities of a larger island.

### Flights and Travel

Travel logistics matter, especially for second-home owners.

Buyers should think about:

- how often they plan to visit
- available flight connections
- travel flexibility

Travel to smaller islands often requires a bit more planning than simply hopping on a direct flight to a major city. That is part of Out Island ownership.

San Salvador is currently served by one scheduled commercial flight per day from Nassau. Depending on your travel schedule, occasional overnight stays in Nassau may be necessary when international connections do not align.

## Shipping and Deliveries

Shipping to San Salvador is absolutely possible, but planning matters. Lead times may be longer than buyers are used to.

Some items may require freight coordination rather than quick courier delivery. Patience is useful.

## Internet and Connectivity

Fiber internet service exists in certain areas, but most second home owners have switched to Starlink.

## Mobile Phone Service

Cell coverage is generally reliable, and there are two cell phone providers; BTC and Aliv.

## Healthcare

San Salvador offers basic healthcare services with a government health clinic with nurses and a physician.

## Banking

Basic banking services are accessible by the one bank on the island. There is an ATM at the bank. Buyers used to major-city convenience may notice that here on San Salvador, cash is still commonly used for many day-to-day transactions

## Fuel and Utilities

Island utility realities matter. Buyers should understand:

- electricity provider/service expectations
- generator needs
- propane arrangements and delivery
- fuel availability - one gas station

## Vehicle Ownership

Many homeowners choose to keep a vehicle on the island. That can make ownership significantly easier.

Especially for:

- grocery runs
- airport pickup
- beach access
- errands
- property maintenance

Transportation convenience depends partly on your property location.

## Mail and Packages

Mail and package delivery works, but expectations should be realistic. International shipping is not instant or frictionless. Some owners use freight forwarding or planned shipments. Again: manageable, but different.

## Community and Lifestyle

One thing many buyers value deeply is the sense of space and simplicity. This is not anonymous resort life. You may quickly get to know people. There is a community feel here that many second-home owners appreciate. If you value privacy without isolation, San Salvador can be very appealing.

## The Honest Question

Ask yourself: Do I want convenience, or do I want island life? Because those are not always the same thing. The right buyer sees these realities as part of the charm. The wrong buyer sees them as frustrations. Knowing which one you are matters.

# CHAPTER 10

## Is Buying on San Salvador Right for You?

Not every island is right for every buyer. And not every buyer is right for San Salvador. That is not a negative thing. It is simply the truth. The people who love San Salvador tend to love it for very specific reasons.

The people who struggle here usually expected something different. So before making a purchase, it helps to ask yourself an honest question: What kind of lifestyle am I really looking for?

San Salvador May Be a Wonderful Fit If You Value...

### Peace and Quiet

If your idea of luxury is less noise, fewer crowds, and room to breathe, San Salvador may feel deeply appealing. This is not a high-density tourism environment. Many buyers are drawn here precisely because it feels calmer, quieter, and less commercial.

### Natural Beauty

If water, beaches, fishing, diving, open skies, and outdoor living are central to your vision, this island offers extraordinary appeal. The lifestyle here is closely tied to nature.

### Privacy

Some buyers are specifically seeking a retreat. A place to disconnect. Recharge. Slow down. San Salvador offers that in a way few busier destinations can.

### Simplicity

Island life can encourage a different rhythm. Less rushing. Less consumption.

### More outdoor time.

Some people find that deeply refreshing.

## Adventure and Activity

If you enjoy:

- boating
- diving
- snorkeling
- fishing
- beachcombing
- paddleboarding
- exploring

...this can be a wonderful base.

## A Real Community Feel

This is not anonymous resort ownership. Many owners appreciate the more personal feel of a smaller island environment. That sense of community matters to some buyers. San Salvador May Be Less Ideal If You Strongly Prefer...

## Instant Convenience

If you expect immediate access to:

- specialty shopping
- same-day repairs
- endless delivery options
- extensive restaurant variety
- big-city service convenience

...you may find small-island ownership frustrating.

## Luxury Infrastructure

If your definition of second-home ownership involves concierge services, full-service marinas, luxury retail, and urban-style amenities, another market may be a better match.

## Fast-Paced Social Energy

Some buyers love nightlife, events, crowds, and constant activity. San Salvador is not designed around that experience.

## Minimal Ownership Responsibility

Island ownership can be rewarding, but it is rarely completely passive. If the idea of maintenance, planning, logistics, and occasional unpredictability sounds exhausting, another ownership model may suit you better.

## Highly Specialized Medical Access

Buyers with ongoing complex medical needs should carefully consider proximity to larger healthcare infrastructure. That is simply practical planning.

## The Emotional Reality

Some people arrive and immediately think: "This is paradise." Others think: "This feels more remote than I expected." Both reactions are valid. The important thing is knowing yourself.

### Questions Worth Asking Yourself Before Buying

Before buying, ask:

- Am I buying for lifestyle or investment?
- How often will I realistically use the property?
- Do I enjoy simplicity—or merely romanticize it?
- Am I comfortable with some unpredictability?
- Is beach access essential?
- Is rental income important?
- Do I want a retreat—or convenience?

Honest answers lead to better purchases.

## Final Thought

San Salvador is not trying to be everything for everyone. That is part of its appeal. For the right buyer, it can feel extraordinary. The goal is not simply to buy property. The goal is to buy the right property in the right place for the right reasons.

# CHAPTER 11

## Buyer Checklist: Before You Make an Offer

Buying property is exciting. It is also much easier when you move through the process in an organized way. This checklist is designed to help you think through the key questions before committing to a purchase. Not every item will apply to every buyer, but it is a helpful starting point.

### Your Goals

Before making an offer, ask yourself:

- Is this a vacation home, retirement property, rental investment, or full-time residence?
- How often will I realistically use this property?
- Is rental income important to me?
- Do I want beachfront ownership, or would inland ownership suit me better?

### Property Questions

Before committing to a property:

- Have I confirmed exactly what is included in the sale?
- Is a generator included?
- Is there a cistern, and what condition is it in?
- Is the septic system understood?
- What is the roof condition?
- What air conditioning systems are installed?
- Is internet service available and practical for my needs?
- Are there known maintenance concerns?
- Is beach erosion or storm exposure a factor?
- If inland, how close is public beach access?

### Legal and Professional Preparation

Before proceeding:

- Have I selected a qualified Bahamian attorney?
- Do I understand the offer process?
- Do I understand deposit terms?
- Have I discussed ownership structure if relevant?
- Have I considered whether a survey is advisable?
- Do I plan to obtain an inspection?

- Do I understand potential legal and transaction costs?

## Ownership Reality Check

Before buying:

- Am I comfortable with Out Island logistics?
- Do I understand maintenance expectations?
- Am I prepared for generator, water, and utility realities?
- Do I understand hurricane preparedness responsibilities?
- Am I comfortable with slower shipping and service timelines?
- Have I realistically considered bug tolerance after rain?

## Remote Ownership Questions

- Who will check the property while I am away?
- Who handles maintenance issues?
- Who prepares the property before storms?
- Who manages emergencies?
- Do I need local property oversight?

## Rental Questions (If Applicable)

If you plan to rent:

- Is this property actually suitable for short-term rentals?
- Is beachfront appeal important for rental performance?
- Who manages bookings?
- Who handles guest communication?
- Who handles cleaning and turnovers?
- Who responds when something breaks?
- Am I treating this as a business decision?

## Financial Preparation

Before making an offer:

- Have I budgeted for purchase costs beyond the purchase price?
- Have I considered insurance costs?
- Have I planned for maintenance?
- Have I budgeted for furnishings or replacements?
- Have I considered shipping costs?
- Have I thought about long-term ownership expenses?

## The Final Question

Before moving forward, ask yourself:

If I bought this property tomorrow, would I still feel comfortable with the practical realities, not just the dream? If the answer is yes, you may be on the right path.

# FINAL CHAPTER

## Let's Talk!

If you have made it this far, congratulations!

Buying property on San Salvador is an exciting possibility, and I hope this guide has helped you better understand both the opportunities and the practical realities of island ownership.

For the right buyer, owning property here can be something truly special.

- Morning coffee overlooking the ocean.
- Quiet beaches.
- Fishing adventures.
- Diving in extraordinary waters.
- A slower pace of life.
- A place to gather with family.
- A personal retreat.
- A second home that feels worlds away from everyday life.

But as you have seen throughout this guide, successful ownership begins with realistic expectations and good decisions.

The goal is not simply to buy property. The goal is to buy the right property for your lifestyle, priorities, and long-term plans. That is where local knowledge can make a real difference.

As someone who lives and works on San Salvador, I help buyers navigate the practical side of island property ownership, from understanding neighborhoods and property types to helping answer the questions that do not always appear in listing descriptions. If you are considering buying property on San Salvador and would like to explore your options, I would be happy to help.

Whether you are just starting to research, planning a future purchase, or ready to view available properties, feel free to reach out.

Warm regards,  
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