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Island time: The Caribbean is more affordable than ever

BY DAVID SWANSON

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ever has a bargain been more coveted.

South Floridians know that in the Caribbean, summer is always value season, with rates often 40 percent less than in winter. The news: This year, with the economy still soft, even islands typically beyond the budget are offering reasonable rates and free nights. Some are even throwing in deals on dining and activities.

More good news: In the last year the dollar has gained ground against the euro, the operative currency in St. Barths and St. Martin, so dollar-toting Americans will find prices almost 20 percent lower today than a year ago.

Here are five of the Caribbean's most expensive destinations, with tips on affordable summer visits. For each, we've highlighted a "sensible" hotel option priced under \$120 and a "splurge" priced \$230 and under. Most prices are good through mid-December, subject to availability.

ST. MARTIN/ST. MAARTEN

Thanks to its split French/Dutch personality, this island offers two experiences for the price of one. The French side serves up the lion's share of gourmet restaurants and a more elegant lifestyle; the Dutch side features more beaches, duty free shopping and a dozen casinos.

Island info: 800-786-2278; www.st-maarten.com; and 877-956-1234; www.st-martin.org.

Strategies: In winter, car rentals cost \$50 a day and up -- if you reserve well in advance. In low season I head to car rental desks at the airport and routinely negotiate rates below \$25 a day.

As for dining, free pick-up guides are flush with restaurant coupons, and some French-side venues are matching euro pricing in dollars (which adds up to a 25 percent savings). In Grand Case, the Caribbean's ultimate restaurant row, you'll find *lolos* -- barbecue stands with chicken, ribs and more for under \$10 a plate. Or assemble a bespoke picnic from Supermarche Match, a grocery store outside Marigot with a wide array of imported cheese, wine, patés and more.

If you've come to buy rings and things, excellent deals are found in Philipsburg along Front Street. Note: Always bargain on jewelry purchases!

Lodging/ sensible: Sandwiched between a long, uncrowded beach and the Dutch-side airstrip, Mary's Boon is a 36-room inn with a devoted following that doesn't mind the

occasional roar of jets overhead midday. Least expensive are lower-level studios that offer little view (windows are above eye level) -- but they're spacious. Other units have balconies and great beach views; cheerful plantation-theme décor and kitchenettes are standard throughout. The pool is small but the beach is superb; a barefoot ambiance pervades.

Doubles from \$115 in May-July and drop to \$75 in August-September, plus 20 percent tax/service (from \$135 in winter). Info: (011-599) 545-7000; www.marysboon.com.

Lodging/splurge: Positioned on a hillside just behind Orient Beach -- the Caribbean's most colorful sun-and-sand scene, with a smattering of bareness -- Hotel La Plantation is an unpretentious, carefully landscaped French-side villa colony. The 17 gingerbread-fringed villas each have three units: two are studios with kitchenette, one is a suite with full kitchen. Warmly decorated with hand-stenciled murals and batik art, each room has peaked ceilings and a sea-facing terrace. The beach is a seven- to 10-minute walk away; the restaurant serves dinner.

The studios cost \$200 double including buffet breakfast, plus 5 percent tax (\$340 winter); through August the fifth night is free. (011-590) 29-58-00; www.la-plantation.com.

ANGUILLA

Anguilla is *the* beach-lover's destination of the Caribbean, with mile after mile of silky white sand ringing this small and lazy outpost of the British Empire. What you won't find is a surfeit of attractions and activities; there's little in the way of shopping, gambling or colorful island culture. But the island has an abundance of swank resorts -- what Travel & Leisure calls "arguably the Caribbean's highest concentration of luxury properties." Is there room at the inn for the rest of us?

Island info: 800-553-4939; www.anguilla-vacation.com.

Strategies: You can save a little on airfare by flying in to nearby St. Maarten; a \$20 taxi transfer takes you to the Marigot port and a 20-minute ferry hop to Anguilla costs \$15 per person.

The island sports great (and pricey) restaurants, but you can keep the dining tab down by investing in accommodations with a kitchen. Check into take-out from Fat Cat Gourmet (264-497-2307; www.fatcat.ai), where sandwiches, salads and entrées are priced under \$10 per pound -- just right for beach picnics.

Fortunately, Anguilla's best attraction is a free one: the beaches.

Lodging/sensible: A short walk from Anguilla's dock, Ferryboat Inn has seven units that sit close to a lovely, quiet beach facing St. Martin, a backdrop of twinkling lights at dusk. Accommodations include two spacious one-bedroom apartments plus a quartet of 1,200-square-foot one-bedroom apartments in a two-story building (with two bathrooms each, these larger units are suitable for four persons).

The apartments cost \$99 to \$115 in summer plus 20 percent tax/service (\$176 to \$198 in winter); a two-bedroom, two-bath cottage that steps right onto the sand rents for \$195 (\$308 in high season); 264-497-6613; www.ferryboatinn.ai.

Lodging/splurge: One of Anguilla's most splendid strands is Meads Bay, home to the 24-unit Carimar Beach Club. The individually-owned one- and two-bedroom condos ring a tended garden; all have kitchens and views of the sea. There's no restaurant or bar, but several excellent dining venues lie within a 10-minute walk, and the front desk will help with reservations and other assistance.

One-bedroom units start at \$200 (\$390 in high season), plus 20 percent tax/service; 800-235-8667 or 264-497- 6881; www.carimar.com.

ST. BARTHS

Blessed with a clutch of picture-perfect beaches, the Caribbean's best dining, and shopping that sizzles with Parisian haute couture, St. Barthélemy is the region's jet-settiest landing. While doing the island on the cheap may not be fashionable, it is possible, if you're willing to make a few compromises.

Island info: (011-590) 27-87-27; www.saint-barths.com.

Strategies: Renting a car is costly, but this is a petite isle, so a central location like St. Jean will allow you to walk to the beach and restaurants. The cute Italian deli Kiki-é Mo charges \$12 for delicious panini [(011-590) 27-90-65], while the seafood pizza at The Hideaway (aka Chez Andy) runs \$19 [(011-590) 27-63-62]. The port town of Gustavia is another good base of operation.

Tip: Consider a villa. One-bedroom homes from WIMCO (800-449-1553; www.wimco.com) start at \$1,200 per week in summer (\$1,700 in winter) and two-bedrooms with pool start at \$2,200 (\$3,500 in winter). WIMCO's dining deal offers clients a 10 percent discount at some of the island's best restaurants.

Lodging/sensible: Located right in Gustavia, Sunset Hotel overlooks the scenic harbor. There are 10 simply adorned rooms, all with satellite TV, hair dryer and phone; try for one of the three facing the view (the others have only transom windows along the hallway). Le petite déjeuner is available for \$10 per person. Loads of restaurants and shops are nearby, Shell Beach is a 10-minute walk, and the ferry from St. Martin docks right in front.

Doubles cost \$95 to \$103 plus 5 percent tax (\$128 to \$155 in winter), with discounts for week-long stays; (011-590) 27-77-21; www.saint-barths.com/sunset-hotel.

Lodging/splurge: Stay within shouting distance of the island's daytime social hub without breaking the bank at Village St. Jean, one of St. Barths' most endearing inns. Run by the Charneau family that built it 40 years ago, the hillside location offers 25 rooms in stone and wood cottages above St. Jean Bay. Rooms range from six standard hotel units with twin beds and a mini-fridge to one- and two-bedroom cottages with a full kitchen. A pool and moderate price restaurant round out the facilities. The bustling beach is a 10-minute walk down the hill.

Doubles start at \$176 including continental breakfast, plus 5 percent tax (\$286 in winter); (011-590) 27- 61-39; www.villagestjeanhotel.com.

BARBADOS

You won't find a warmer welcome than the Bajan one, on the island that represents the Caribbean's most irrefutable link to the spirit of England. Toss in miles of velvety white sand beaches, a flourishing restaurant scene, an array of museums and sightseeing opportunities, and Barbados is revealed as one of the region's most well-rounded objectives.

Island info: 800-221-9831; www.barbados.org.

Strategies: While posh berths like Sandy Lane get the ink for name-dropping crowd, Barbados offers options for visitors of all budgets. The most affordable are concentrated along the south coast, just east of Bridgetown, the capital. Moderately priced dining and nightlife options -- along with good beaches and watersports -- are found along the two-mile stretch surrounding pedestrian-friendly St. Lawrence Gap.

The island also has extensive bus transportation -- just 75 cents per trip -- particularly along the south and west coasts, so you can even get by without renting a car. And in low season, the free Barbados Gourmet Card (www.barbadosgourmetcard.com) brings a 25 percent discount at more than 20 restaurants.

Lodging/sensible: The four-story, 12-room Southern Surf Beach Apartments faces busy Rockley Beach. Rooms were renovated in the last two years and feature air conditioning and sea-facing balconies. For a few dollars more, deluxe units add a bit more floor space, but note there's no elevator (request a lower floor if stairs are an issue). Facilities are limited to a pool.

Doubles cost \$120 to \$130, including tax/service (\$135 to \$148 in winter); 246-435-6672; www.southernsurfbarbados.com.

Lodging/splurge: A short walk from St. Lawrence Gap in the Worthing neighborhood, Blue Orchids Hotel is a three-story building that hugs the sand, with 31 rooms ranging from studios with kitchens to one- and two-bedroom apartments. Rooms are crisply decorated in bright tropical prints; each boasts an ocean-view balcony -- some large enough for dining -- plus free WiFi in the lobby area. Amenities include a small pool, gym and restaurant; plenty of dining options lie within walking distance.

Doubles start at \$123 plus 17.5 percent tax/service (\$170 in winter), but check the hotel web site for specials; 246-435-8057; www.blueorchidsbarbados.com.

GRAND CAYMAN

Grand Cayman is famous for first-rate diving on plunging walls, a flock of sting rays tame enough to eat from your hands and gleaming Seven Mile Beach.

Island info: 877-422-9626; www.caymanislands.ky.

Strategies: Although many of the island's restaurants are pricey, query ex-pat staff in hotels and dive shops for the latest on affordable options. Public bus transportation along the island's main roads costs just \$1.50 a trip.

Also check out the family-friendly Cayman Summer Splash promotion that runs June 1 through Sept. 7: Kids fly free on Cayman Airways, and at participating venues kids are

admitted free to island attractions, kids age 12-17 dive for free and younger tikes eat from the children's menu free; at most island hotels, the fifth night is free.

Lodging/sensible: Located just north of George Town, the family-run Harbour View Apartments is the island's best buy. The 12 units range from studios with kitchenette to apartments with full kitchens; a supermarket sits across the street. Each rooms offers at least a partial sea view, and the on-site owners Dudley and Rose Parsons are attentive. The shore in front is rocky, but a pier provides access for swimmers, and the grounds are sandy enough for sunning and socializing; town is a 10-minute walk away.

Doubles range \$89 to \$125 (\$115 to \$165 winter); 345- 949-5681;
www.harbourviewapartments.com.

Lodging/splurge: The tranquil 152-room Reef Resort on the island's remote east end is a well-run property combining condos, timeshares and hotel rooms. The least expensive units are studios with full kitchen, patio or balcony, and a view spanning the quarter-mile-wide beachfront. Slightly larger deluxe studios and one- and two-bedroom units are also available. Swimming at the beach can be a bit rough when the wind is up, and you'll want a rental car for island explorations as there's little within walking distance.

Doubles from \$230 plus 10 percent tax (\$325 winter); 888-232-0541 or 345-947-3100;
www.thereef.com.

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