



TOP 57 PLACES TO

LIVE AND  
INVEST

IN THE TROPICS

by VIVA TROPICAL



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# ABOUT THE AUTHORS

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2002 through 2006 were good times for real estate investors. And during those years the Viva Tropical founders, Park Wilson & Josh Linnes, were able to amass a portfolio of over 200 real estate transactions in both commercial and residential sectors, with valuations well into 8 figures.

But in 2006, they began to notice that investment fundamentals no longer made sense. The market was awash in capital and prices had been pushed through the ceiling. This signaled the time to exit.

Also during this time, the founders were increasingly disillusioned with the North American market in general. A lawsuit-addicted society, government spending that was growing wildly out of control, and increasingly authoritative restrictions that seized the sovereignty that they had over their own fortune. At the end of the day, they hated that ever-increasing loss of freedom.

Josh had been investing in Costa Rica for 10 years, so at his suggestion they decided to broaden their scope for investments and investigate opportunities abroad. After 9

months of due diligence, they landed on Panama as an ideal place for investment.

With its Canal expansion underway, billions flowing in foreign direct investment, and a real estate market that was the darling of the international media for North American retirees, Panama was and is an obvious choice.

After several scouting trips, the founders packed up their families and moved to the region and founded Viva Tropical.

## VIVA TROPICAL

Since that time they have scouted more than 3 million acres of property, driven the Pacific Coast on investment scouting trips from Mexico to Ecuador, purchased 8 miles of coastline, completed a successful real estate project in Panama, and most recently, created Viva Tropical, the fastest growing online magazine for living and investing abroad.

Park and Josh have been featured in the New

York Times, Wall Street Journal, Huffington Post, and others.

They currently have a large and satisfied investor pool of individuals with a net worth of \$3M+ who enjoy the benefit of owning land in Latin America without the hassle of managing it on a daily basis.

Learn more about Park & Josh at [www.vivatropical.com](http://www.vivatropical.com) or email them directly.



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# INTRODUCTION

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When searching for your own personal paradise, it's important to understand that there's no magical location that's perfect for everyone.

Your idea of paradise might involve digging your toes into the warm white sand of your own private beach, smiling, knowing that you've finally been able to escape the rat-race.

Or maybe paradise is having a cup of coffee at a cafe in the middle of a bustling square, in a city with a deep, rich energizing culture that you can't help but soak in.

Given the subjective nature of tropical destinations, if you could explore all 57 of these locations for yourself, you'd no doubt rank these cities in a very different order than we have. Your list might be slightly different according to your own personal tastes and interests, and that's ok.

Our goal with this guide was not to establish a definitive, unquestionable ranking system for tropical destinations. Rather we want to give you a well-rounded view of the various living experiences available to you in the Latin Tropics.

## OUR RANKINGS ARE BASED ON A WIDE RANGE OF CRITERIA

If you're looking for lists citing the cheapest destinations, those offering the best authentic culture, or the ones with the best surfing, you can find those. However, we think it's important to base your decision on where to live or invest on many different factors, not just one overriding characteristic.

Take cost of living for example.

The Latin Tropics are so much more than just a place to live cheaply and—if that is your only reason for moving here—don't. You won't be happy just because it costs less; you need to really want to live here and enjoy the lifestyle and everything that is part of it.

That being said, when ranking these cities we've taken into consideration a variety of factors. A few, but certainly not all, of those are:

- **General atmosphere** – To whom will the city appeal?

- **Market stages** – How developed is the area currently and how quickly is it growing?
- **Quality of life** – What kind of lifestyle does the town provide?
- **Local laws and taxes** – Are the area's taxes and incentives friendly to foreigners/investors?
- **Natural beauty** – What opportunities for enjoying nature abound in the area?
- **Community** – How welcoming is the local and/or expat community?
- **Activities** – What is there to do in the area?
- **Amenities** – What modern conveniences and consumer options does it offer?
- **Investment potential** – What sort of return might I get on my investment?
- **Accessibility** – What does the city's location add to its desirability?
- **Cost of living** – What can I expect to spend for the lifestyle I desire?



Our picks reflect some combination of these qualities and how we think you, the reader, will value each place. We've ranked the cities in order of the ones we think will appeal to the highest number of individuals.

For example the #1 place, Nosara, Costa Rica, is where we think the biggest number of people would be happy. But that doesn't mean that everyone would be happy there.

## KEY COMPONENT SCORES

Affordability (4 of 10)

Real Estate Prediction Meter (90%)

Quality of Life (9/10)

We've also given each city "Key Component Scores" based on how it ranks in three categories that a lot of people find particularly important.

The Affordability meter represents the Cost of Living in each area. The cheaper it is to live there, the higher the score. Each destination also received a Quality of Life score between one and ten, where ten is the most satisfying.

The Real Estate Prediction Meter indicates the probability that land in a given area will appreciate in the next five years. Destinations that score a ten are the ones we think are most likely to increase in value.

However, again, we suggest that you keep in mind what your particular needs and preferences are. If a high standard of living means everything to you, and price is no object, then you should place far greater emphasis on the Quality of Life score.

## WE CREATED THIS BOOK TO HELP WOULD-BE EXPATS AND INVESTORS

The Latin tropics is an incredible region with an intriguing history. There are beautiful and pristine locations spread out through many different countries. As a result, whether you're a would-be expat, investor, or just someone interested in exploring the area, it can be hard to narrow down your options to a single location.

There are a lot of resources available to those who are interested in living or investing down here.

But a lot of them are biased, inaccurate, or just flat out bad information designed by marketers trying to lure unsuspecting expats into buying into their developments under



false pretenses. (Spoiler alert: If anyone tells you that you can move down and live a North American lifestyle for \$500 per month, they're LYING.)

Another huge problem with resources that expats use to learn about the Latin tropics is that most of them overlook the single biggest aspect that's on the forefront of the minds of most would-be expats: real estate.

Not just arbitrary average home prices or estimated rental amounts, but actual tangible examples of what's available in a particular area.

Not only are we real estate investors and developers, we also have the fastest growing real estate site in Latin America.

If a particular area interests you, then in most cases you'll also have access to current listings that our partners have available. It's the natural next step in your journey towards becoming an expat.

## **THIS BOOK IS ONLY A STARTING POINT**

When it comes to making important decisions about relocation and investment in the Latin Tropics, doing a bunch of research from your home country or even taking a few quick trips down on your own just won't cut it.

There is simply no substitute for the expert advice of someone who has experience, not only living, but also investing in the Latin tropics.

And with over 20 years of combined experience, we've pretty much seen it all. We've learned a lot about the various Latin real estate markets, which (another spoiler alert) are about as different from those in North America as you can get.

We learned a lot of it the hard way. And we don't want to see other expats make our same mistakes if we can help it.

You can't base such a big decision, like where to live and invest, on the fact that International Living says it's a top destination or because some writer on Huffington Post had a great

time staying on a coffee plantation there.

You need to learn more about the real estate market and where the opportunities are. And there's nobody better to help you.

## **WE'RE PUTTING OUR MONEY WHERE OUR MOUTHS ARE**

When we say these are the top 10 places you should live or invest in the Latin tropics, that isn't just lip service.

We truly believe that these destinations offer an unparalleled quality of life and that they also represent incredible investment potential. As a result, we plan on investing in and creating projects in several of them.

We're starting with our number one pick, Nosara, Costa Rica. And once our project is underway we'd love to have you join us by either buying a property or investing with us. If Costa Rica isn't right for you, then we hope you'll stay tuned for the next project to come down the pipe.

## WE HELP PEOPLE LIKE YOU GET A GREAT DEAL ON A GREAT PIECE OF REAL ESTATE IN THE TROPICS.

If you're looking for your dream property, you may very well find it in one of our developments. If you're an investor who's scouting out the next up-and-coming destination, we can lead you to it.

**Our main business is helping you get a great deal on a great piece of property.**

**To learn how that works**, just reply to the email we sent you with the link to this book, or fill out the form below.

When you respond, let us know if you want more information about real estate in a specific area, if you'd like to learn how you can get a great deal on a property in one of our developments, or if you're interested in investing with us.

It's time to get excited about your search and prepare for a new adventure. And it all starts with this book.



**TAKE ME TO THE FORM**



# 1 - NOSARA, COSTA RICA

**Coming in at #1** on our list of the top 50 places to live and invest in 2015 is the beautifully planned and developed town of Nosara, Costa Rica. Once an agricultural community that had been heavily deforested, this beach hotspot is the perfect example of how an emerging area can grow and thrive when it's developed according to a well-executed plan.

And with its natural beauty, ample amenities, opportunities for adventure, and strong sense of community, Nosara is truly one of those rare destinations that can truly be a good fit for virtually anyone.

## NATURAL BEAUTY AND SUSTAINABILITY, WITH THE RIGHT AMOUNT OF AMENITIES

It was the area's natural beauty that first caught the eye of a real estate developer back in the 1970s. He bought the land from a local with the deliberate intent of turning it into a master planned community.

He began what was initially known as "The American Project," and over 40 years later the area's residents are still committed to



Photo by Mathew Chenet

**Population: Just over 5,000**

**Average Temp: 84°F**

Affordability (4 of 10)

Real Estate Prediction Meter (9 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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maintaining his original vision. The result is an established community with grocery stores, banks, medical clinics, and million dollar homes, yet no paved roads.

Thanks to numerous conservation and zoning initiatives, the beach remains free of high-rise condos and all-inclusive resorts. Instead it's a pristine stretch of coastline, much of which consists of a protected wildlife refuge. The small-scale skyline helps to maintain the town's bohemian, small-town vibe. And the careful planning means you'll never see a luxurious hotel situated next to a chicken coop, which is a huge benefit property values in the area.

Among the initiatives implemented in Nosara are a number of programs that contributed to the town's beautification and sustainability.

There's no dumping of gray or black water into the area's streams or beaches, which is unfortunately common in Costa Rica. Instead the town has regular trash collection, waste management, and other sustainability practices. Other infrastructure perks include a good water system, reliable electricity,



adequate roads, and dependable phone and internet service.



## HEALTHY LIVING IN NOSARA, COSTA RICA

Nosara is comprised of four main beach communities: Playa Nosara, Playa Guiones, Playa Pelada, and Playa Ostional. Due to its coastal location, one might expect that water

sports are one of its leading attractions.

While that's certainly correct, there are a number of other factors that contribute to Nosara being one of the best places in Latin America to enjoy a healthy lifestyle.



Photo by Viva Tropical

## SURFING

The surfing in Nosara is widely known for being some of the best in Central America. It offers consistent waves for every skill level. The numerous surfing schools in the area have lessons for beginners.

## YOGA

Nosara has emerged as one of the most popular places in the region to practice yoga. There are plenty of places to find classes or teacher certifications. Also, with its focus on balance and awareness, yoga is the perfect complement to surfing.

## LAND AND WATER SPORTS

While those are two of the biggest physical sports in Nosara, they're far from being the only ones. Other popular activities include soccer, tennis, stand-up paddle-boarding, boxing, and hiking.

## HEALTH FOOD

Much of Nosara's population is extremely committed to healthy living, and those lifestyle choices are reflected in the town's consumer options. There are raw food cafes,



smoothie stands, organic grocers, and other businesses that cater to healthy eating.

### GREEN INITIATIVES

In addition to the previously mentioned initiatives, Nosara also encourages recycling, sustainable building practices, beach cleanups, tree plantings, waste reduction, and other efforts for keeping the town green.

### NATURE

As if these perks weren't enough, one of Nosara's biggest benefits is its ample access to nature, which alone has been proven to improve one's health and wellbeing. Locals frequently gather on the beach at sunset, and there's plenty of wildlife to encounter even in your day-to-day dealings.



## NOSARA IS THE PERFECT PLACE TO RAISE A FAMILY

As evidenced by all it offers, Nosara literally has something for everyone. However, one of its biggest appeals (and one of the most difficult to find in Latin America) is the fact that it also has all of the components needed to raise a family. As a result, the town is home to a lot of them.

Rather than an odd mix of backpackers and retirees, Nosara feels like a first world community with families eating together in local cafes and playing together on the beach. Consequently, it allows for an easy transition for many expat families.

Another factor that speeds acclimation is the fact that Nosara is home to a large number of English speakers. Even many of the locals speak English, though that in no way means there's any shortage of authentic culture in the area.

Perhaps one of the most attractive features for families with kids are the two bilingual

schools in Nosara. They offer small class sizes and a diverse curriculum where children can learn about all the cultures represented in their classroom. One even offers a summer program for those who might want to give the area a try for a short time.

In addition to their formal education, kids can also participate in gymnastics, dance lessons, boxing and other sports.

Families also love Nosara because it's safe. There's little drug culture and not much of a party scene, compared to other Costa Rican beach towns. Consequently, crime remains low. The area has a small-town feel, and the residents do a fantastic job of looking out for each other.

These reasons are why we've ranked Nosara as our #1 place to live and invest. They're also

why we've chosen it as the location for our newest development.

Nosara is not a place to score rock-bottom deals on bargain real estate. It's well past that point.

But its prices reflect the incredible value of the Nosara lifestyle. It's rare to find a place with such pristine natural beauty that also offers modern amenities and services that cater to such a diverse population.

Nosara is in it for the long haul, and we can't wait to help the town continue to grow.



*Photo by Viva Tropical*



*Photo by Viva Tropical*

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# VIVATROPICAL

## RADIO



**Listen to a conversation** about the Nosara Real Estate Market. You will learn about building costs, where to invest, and why Nosara. Starts at 1:01:50

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## NOSARA'S AMENITIES TRANSLATE INTO SUSTAINABLE GROWTH

What most makes Nosara stand out from the crowd is the way it has historically grown and continues to grow the right way. Despite the already high level of development, construction remains steady in the area, with new housing and retail developments popping up regularly.

But it's far from reaching any kind of "bubble" scenario.

Rather than being an up-and-coming hot spot that's heavily reliant on tourism (and destined to fail once another destination steals the spotlight), Nosara is an established community that's able to meet the needs of real families for the long term.

It's in Stage 4 of our market stages model, which means that it's already an established community with all the necessary businesses and services. As it transitions into Stage 5, which is a full-scale town with a diversified economy, investors should focus on



*Photo by Viva Tropical*

opportunities to meet the needs of the growing population.

As a final note, after our rankings were chosen, a ruling by the National Registry was

given that affects Nosara. This affects a large number of properties in the town. Remember to hire a reputable attorney to help with due diligence before a purchase in Nosara or any other town in this book.

## MORE NOSARA RESOURCES

In addition to our [Nosara resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Nosara.com](#)
- [Nicoyapeninsula.com](#)
- [Visit Nosara](#)

SEE NOSARA REAL ESTATE LISTINGS

## 2 - CUENCA, ECUADOR

Appearing at or near the top of so many lists of the best places to live or retire around the globe, it's no surprise that Cuenca, Ecuador is number two out of our top fifty spots. This also makes it the top mountain town in our compilation. With its rich cultural history, great climate, and reasonable cost of living, Cuenca should be on the short list of places to consider as a potential retirement or investment destination.

### LOCATION DOES MATTER

Cuenca's location in the Andean Highlands is roughly nine hours south of Quito and four hours east of Guayaquil. Getting here is not a problem as the Mariscal Lamar Airport (the third busiest in Ecuador with nearly a million and a half passengers yearly) has regularly scheduled daily flights from both cities. Bus service between Guayaquil, Quito and Cuenca is also readily available.

Once there, there are regional and city buses that can provide access to the surrounding villages as well as to all parts of the city. Many visitors prefer to walk, especially in the historic



**Population: Just over 328,000**

**Average Temp: 59°F**

Affordability (10 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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district, to experience the true ambiance of an old colonial town and the stunning and distinctive architecture that makes up the district.

One of the most interesting features is actually the source of the city's name. Cuenca, in Spanish, refers to a basin that is formed by a confluence of rivers. In this instance, the name refers to the four rivers that meet in Cuenca; Tomebamba, Yanuncay, Tarqui and Machangara. All of these bodies of water contribute to the watershed of the Amazon River. Framed by the mountains which surround it, Cuenca and its rivers, are like a postcard for nature's beauty at its finest.

## **BIG CITY AMENITIES WITH SMALL TOWN AMBIANCE**

Although located some distance from the major commercial centers of Quito and Guayaquil, Cuenca is a modern city with all the amenities one would expect in any developed urban setting. Clean streets, functioning utilities, high speed internet and cable services, and plenty of consumer options are



all attractive features that enhance the quality of life in this mountain town.

There is also a good selection of entertainment options and restaurants for those looking for a night on the town or a chance to sample

local cuisine. Local farmer's markets and craft vendors provide great options to larger stores or malls (although these can be found in Cuenca as well).

There is a growing artistic scene in Cuenca



that has drawn the attention of sculptors, painters and other fine arts craftspeople from around Ecuador and the world at large. Exhibitions, free concerts, and the chance to

purchase works from a future Eduardo Vega (Ecuador's premier ceramic artist) certainly add many colorful shades to living here.



## CULTURE, COLLEGES, CLIMATE AND COMMUNITY

Cuenca is a major cultural center in Ecuador that reflects the influences of the Cañari, Incan, and Spanish settlers who have lived there. Originally a Cañari settlement, the Incas renamed it Tomebamba after occupying the town.

Interestingly, Tomebamba may also be one of the candidates for the mythical El Dorado, the city of gold. Members of the indigenous tribes told tales of the wonders of the city to the Spanish. As the Incas retreated, they burned Tomebamba, leaving only ruins. Since the conquistadors had heard that El Dorado was burned to keep it from Spanish conquest, they believed that these mountain ruins may have been that mythical location.

The historical center of the city, filled with colonial era homes and churches, has been designated a World Heritage Site by UNESCO. Museums in the city display artifacts from the Spanish colonial era as well. A great day trip is to nearby Ingapirca. These are the

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northernmost Incan ruins in Ecuador and show how the Incan and Cañari cultures blended.

The “college town” vibrancy is definitely part of the special culture found in Cuenca. With

a number of major universities in the city, there is a constant hum of energy and life that adds a depth and richness to the day to day living. Activities on the various campuses are often open to non-students as well as those involved in higher education.

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The climate of Cuenca is ideal. The days are usually warm but not sweltering (high 60s to low 70s) while the nights are cool and comfortable (high 40s to low 50s). Keeping that jacket or sweater in the closet for evening walks is a good idea. Like most of Central and

South America, there are two seasons: wet and dry. January through May is considered the wet season while June through December is dry.

The growing expat community in Cuenca

is one of the most attractive features of this city, especially for retirees who are concerned about dealing with a foreign language or fitting in to a new location. The number of expat-friendly businesses continues to grow, making the transition to mountain life that much more convenient. The town, as a whole, is very English language friendly; conversely, there are also a good number of options for those interested in learning to Hablo un poco de español.

## THE FINAL IMPORTANT “C”- COST OF LIVING

With any move to a foreign country, whether for lifestyle, retirement, or investment, the bottom line question is: What will it cost to live there? The answer, as far as Cuenca is concerned is, not as much as one would expect. Rental prices can range between \$300-\$1500 per month; depending on location and size. Monthly utilities (water, electric, heat, cable, phone, internet, etc) can be under \$100 per month total.

There are a number of modern state-of-



the-art healthcare facilities in the Cuenca area. Importantly, their cost is a fraction of what similar procedures could cost in the US. Combined with the lower stress of the Ecuadorian lifestyle, this level of medical care can, literally, add years of healthy living while not draining the budget.

For investors, Cuenca continues to be forward looking. The positive publicity and attention that this Andean Highland mecca has received has dramatically increased the number of expats considering a move there. While prices on property are on the rise, the potential for a quick and positive return on investment is also increasing.

## CUENCA MAY BE THE ANSWER

Cuenca offers the opportunity to live in the mountains, surrounded by cultural richness and a vibrant atmosphere, while retaining the uniqueness of a small Ecuadorian community. Cuenca may just be the answer to the question: Where can such a place be found?

## MORE CUENCA RESOURCES

In addition to our [Cuenca resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Cuenca Real Estate](#)
- [Cuenca Ecuador](#)
- [Discover Cuenca Ecuador](#)

[SEE CUENCA REAL ESTATE LISTINGS](#)



# 3 - BOQUETE, PANAMA

Another mountain town occupies the number three spot on our list: Boquete, Panama. Though little known outside the region before 2000, the attention given to Boquete by a number of print and online publications has turned it into an expat magnet. AARP recently listed Boquete among the best places to retire abroad.

Often referred to as the “land of eternal springtime,” Boquete continues to transform as expats, retirees and investors find opportunity in the best known North American expat destination in the world.

## WHAT MAKES BOQUETE SO SPECIAL

The short answer to the question about what makes Boquete so special is simple: everything! Known as the “Valley of Flowers”, this quiet village sits on the Caldera River, just 37 miles from the Costa Rican border.

At 3,900 feet above sea level, the climate is much cooler than the more tropical Panamanian lowlands with warm (but not torrid) days and cool evenings.



**Population: Just over 19,000**

**Average Temp: 76°F**

Affordability (7 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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Located in the veritable shadow of Volcán Barú, the tallest point in Panama at 11,400 feet, the stunning vistas are both compelling and relaxing.

The rich soil of the Boquete Valley has produced

a bounty of fresh fruits and vegetables that are always on display and easy to buy at the local farmers' markets. Flowers are another important product and the Expos Orchid Fair in March is widely attended by tourists and aficionados from around the globe.



## BE ONE WITH NATURE

Boquete has a number of activities that can delight anyone who wants to get up close and personal with the natural beauty of the region. Whitewater rafting, zip lining, off road tours, and guided cloud forest treks are just some of the options available.

Perhaps one of the most popular is the day hiking course along the Sendero Los Quetzales (the Quetzal Trail). Winding along the northeastern side of Volcán Barú, this hike will allow adventurers to see one of the rarest birds in the region, (and the namesake of the trail itself) the stunning Resplendent Quetzal.

After all that activity, finding relaxation in the mineral baths of the Hot Springs Caldera can soothe and rejuvenate both the body and the mind.





Photo: Explora Ya Panama Tours

## AND HOW DO YOU TAKE YOUR COFFEE?

The area in and around Boquete is famous for its coffee plantations. Often called the Napa Valley of Coffee, the Arabicas beans grown here are prized by coffee lovers around the world as being among the finest anywhere. Coffee tours at some of the plantations are not only a way to know more about the world's favorite morning beverage, but also to understand more about the culture and the people of Boquete itself.

The annual festival of Flowers and Coffee is held in Boquete each January between the 12th and the 22nd. In addition to being one of the largest celebrations of flowers worldwide, local coffee growers have the opportunity to present the finest examples of their products to the thousands of visitors who annually flock to the area to enjoy the sights and the flavors. No matter whether the choice is with cream, sweetener, or straight black, the coffee of Boquete will delight even the most discriminating palette.



## EXPAT FRIENDLY IN MANY WAYS

Panama has some of the easiest and most attractive residency laws for expats, retired or otherwise, in Central or South America. Panama's Specific Countries Program has made it possible for holders of US, Canadian and European passports to become residents within six to eight months.

Boquete has an established expat community that, by government estimates, numbers over 3,000. For those considering moving abroad, knowing that there are others who speak your language (English) and who have successfully made the transition from tourist to resident can add a layer of comfort to making such a profound life choice.

An important byproduct of all these expats is the level of modern amenities, such as high speed internet, cable and cell phone services, businesses that cater to foreigners, and quality housing options. The expat community is truly the driving force in Boquete; while many people find this desirable, those looking for a rustic setting to become immersed in would find this village disappointing.



*Photo: [Explora Ya Panama Tours](#)*



## THE COST OF PARADISE

Boquete is not as inexpensive as Cuenca, Ecuador (for example) or other mountain destinations. However, the higher cost of living is still affordable when compared to tourist-centric mountain towns in the US, such as Lake Tahoe, Boulder, or similar locations. It is still possible to purchase property, either for construction or with existing structures, at a reasonable price. The fact that the US dollar is the recognized currency for all transactions makes buying and selling real estate much less complicated.

For retirees, the many discounts that Panama offers, can translate into real savings. Things like transportation, entertainment, medical expenses and airline tickets all carry attractive savings for those who have met the easy qualifications for the pensionado (retirement) visa. Added all together, the cost of living in this mountain paradise is certainly more affordable than might be expected.

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## LISTEN TO A CONVERSATION ABOUT BOQUETE



**Learn why it is** top place to live and get familiar with the Boquete real estate market.

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## EASY TO STAY CONNECTED

Though off the beaten path, Boquete is still quite easy to get to and from. There are regular buses that run, roughly, every 45 minutes between Boquete and David, where there's a newly renovated international airport. The drive time is a little over one hour and only costs, \$1.75.

For the truly adventurous, there is the option to fly to Panama City and take the eight hour bus ride to David. Though long, traveling in this fashion can certainly provide visitors with a chance to see Panama through the eyes of a native Panamanian.

## THE POSSIBILITIES ARE BOUNDLESS

Boquete's popularity with expats, investors and retirees will only continue to grow with all of the media exposure that it and Panama are receiving. Expat friendly with modern amenities, the glory of nature all around, and neighbors who speak your language make this a sure fire mountain paradise.

## MORE BOQUETE RESOURCES

In addition to our [Boquete resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Explora Ya](#)

[SEE PANAMA REAL ESTATE LISTINGS](#)

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# 4 - ROATAN, HONDURAS

At number four on our top 50 list, and the top island location, is sun-drenched Roatan, Honduras. Originally a British colony that was subsequently ceded to Honduras, Roatan is the largest of the Bay Islands and, by far, the most popular with tourists, expats and retirees. The fishing industry, which had been the mainstay of the island's economy, has been gradually superseded by the growth in tourism.

Visitors from the US and Europe have been drawn to Roatan's white sand beaches, tropical temperatures (80s and 90s during daylight hours year round), the close proximity to the Mesosamerican Barrier Reef (the second largest coral reef in the world), easy access, and the important fact that English is the primary language on the island.

Regular international flights to Roatan from most major US cities make it easy to retire here and still stay close to family back home. Carriers such as American, Delta and United offer non-stop service from Miami, Houston and Atlanta while Avianca provides connecting flights from many other cities.



Photo: [Roatan Life](#)

**Population: Just over 50,000**

**Average Annual Temp: 80.6°F**

Affordability (7 of 10)

Real Estate Prediction Meter (7 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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*Photo: Roatan Life*

## THE LAY OF THE (IS)LAND

Roatan is actually two islands in one. The eastern  $\frac{1}{4}$  of the island, known as Helene, is separated from the rest of Roatan by a fifteen meter wide channel through the mangrove swamps. Originally designed to help small boats get to the various harbors on the island without having to go outside the reef, the channel itself has become a focal point for nature lovers who can take tours to discover the various varieties of flora and fauna that live there.

There are also a number of small satellite-type islands on the eastern end. With exotic names like Morat, Barbaretta, Pigeon, and Barefoot Cay, it is easy to envision a time of pirates, buried treasure and lost castaways (think *Pirates of the Caribbean*). Originally known as Burial Key, the name was changed to the less funeral, and more exotic, Barefoot Cay in 2001. Purchased by a private developer, the island has been turned into luxury resort favored by celebrities and the wealthy.

The western side of Roatan is definitely where most of the action is. Coxen Hole is the largest



town on the island and is also the capital of the Bay Islands Department of the Honduras. The Juan Manuel Gálvez International Airport is also located there. Named after the infamous and mysterious buccaneer, John Coxen, this

is the best location for shopping, banks, and services. Major upgrades in the infrastructure during the early 2000s, has been a major factor in the growth of new businesses and expat population.



Photo by [Damian James](#)

West End village is the center for Roatan's social, tourism and diving activities. Like Coxen Hole, an ambitious infrastructure project has made this an attractive location for expats looking to combine tropical fun with modern convenience. With a number of good restaurants, places to stay and a lively nightlife, all on the shores of the Caribbean, it is little wonder that this area has become a major drawing card for Roatan.

## STAYING AND PLAYING ON ISLAND TIME

In recent years, Roatan has become an important hub for the cruise industry. Carnival, Princess, Royal Caribbean, and Norwegian Cruise Lines all have made Roatan a favored port of call. With ports at both Coxen Hole and farther east, at Mahogany Bay, just outside of French Harbor (midway across the island), visitors can experience the pleasures of island life as part of their ocean vacation.

Mahogany Bay does deserve a special note; as cruise ships enter the port, passengers are greeted by the sight of two rusted shipwrecks,





Photo: [Roatan Life](#)

in stark contrast to the serene white sand beach. This almost surreal combination adds a special quality to an already special place.

There are many resorts and hotels that range from high-end luxury to rustic beach

bungalow in style and amenities. Restaurants and bars provide a great selection of dining and partying options. Some of the best in Caribbean seafood can be found here; not surprising given the importance fishing has played in Roatan culture and livelihood.

## SPOTLIGHT ROATAN



**What is it like to live in Roatan, Honduras?** Tune and find out. We also discuss building costs, best places to invest, and where to live. The interview starts at 23:00

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The pace of life here is just what one would expect of a Caribbean paradise; relaxed, laid back and friendly. There is a real sense that hurrying is not required; there is always time enough to do things. Roatan has a great selection of water-centric activities to choose from. Scuba diving, snorkeling, exploring the barrier reef, kayaking, jet skiing, or relaxing by the sea are just some of the choices that await travelers to this island destination.

## EXPATS CAN FIND “TREASURE” ON ROATAN

With the increase in tourism and the attention that the media has given it in recent years, Roatan is rapidly becoming a destination for expats looking for a tropical retirement and investors seeking opportunities for projects to develop. What makes investing here particularly attractive is a recent incentive program for projects or plans on Roatan Island. Under this program, property taxes may be given a 20 year exemption.

For those looking to find an island getaway, property prices are still very reasonable.

Rents for homes in Coxen Hole, for example, can run between \$400 to \$1000 per month. As can be expected on an island, utilities, such as electricity, water, internet, cable and phone are somewhat higher; \$260 to \$400 a month is not unusual. The number of newer construction projects are increasing and will provide a larger selection, albeit at higher prices. Obviously, the quality of lifestyle that is chosen (rustic to high end luxury) makes a difference on the budgetary bottom line.

For those considering buying property on Roatan, the market is still very favorable. Prices, here, as elsewhere, suffered during the collapse of 2008 and have been slow to rebound. As a result, bargains can be found. Foreigners can own land on Roatan up to  $\frac{3}{4}$  of an acre; for larger tracts, a Honduran corporation can be easily set up with the foreigner as administrator, giving all rights of Honduran citizenship.

For retirees, all that is required to achieve Retirement Residency is a verifiable income from a source outside the country, such as Social Security or pension plan, in the sum of \$1,500 per month. This makes finding that

“island escape” a much easier search. There certainly is “treasure” that can be found on Roatan; a tropical island existence and a healthier more relaxed pace of life. These are things that even a pirate’s gold couldn’t buy.

## MORE ROATAN RESOURCES

In addition to our [Roatan resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Roatan Life](#)
- [A Walk on the Run](#)
- [My Roatan Blog Spot](#)
- [My Roatan – Adventures in Creating Nirvana](#)

SEE HONDURAS REAL ESTATE LISTINGS

# 5 - TULUM, MEXICO

With its mysterious and awe-inspiring Mayan Ruins, beautiful beaches, and proximity to vibrant tourist destinations along the Riviera Maya, it is little wonder that Tulum, Mexico occupies the number five slot on our list. Established on the 39 ft. high cliffs on the Yucatan Peninsula's eastern coast, Tulum may have been one of the last Mayan cities established but has endured through the centuries to become one of the best known and most popular.

Tulum's original name may have been Zuma (City of Dawn) because it faced the east. Another explanation for the name comes from the Mayan word for fence, or wall. As an easily defended location, Tulum had ready access to both land and sea trading routes making it an economically important location in the Mayan world.

Though smaller in scale than other Mayan sites, Tulum's ruins are among some of the best preserved in the Yucatan Peninsula. This may be due, in large part, to the natural protections offered by the cliffs and the ocean. Although first mentioned by Juan Diaz, the chaplain of the Grijalva expedition



**Population: Just over 19,000**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (8 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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in his 1518 itinerary of the trip, it appears that by the end of the 16th century, Tulum was totally abandoned. It would not be until the middle nineteenth century that efforts were made to map or study the site.

## ADVENTURES IN TIME AND SPACE

Tulum today has a unique combination of historical wonder, stunning white sands, a growing tourist industry, and the rich, inviting culture of the Yucatan. Culture and archeology buffs can revel in exploring the Mayan Ruins that include the Temple of The Frescoes, The Temple of the Diving God and the majestic El Castillo. The Temple of The Frescoes has a special importance as it contains an observatory for tracking the Sun's movements. The recent resurgence in the Mayan calendar certainly make this a must-see location.

Though it may not be the first image that comes to mind when Tulum is mentioned, the stunning beaches are great reminder that, yes, Tulum is a beach town as well. It is difficult to imagine where else in the world beach lovers



Photo by [Damian James](#)

could enjoy the sands while being able to look at the only Mayan pyramid with a sea view. Conde Nast Traveler has designated Tulum as having “the most beautiful beaches in the world” and with good reason; sun, sand, the

jade green Caribbean and a less frenetic pace than other Yucatan destinations. What’s not to love?

Adventurers looking for something different

will find exploring the various cenotes near Tulum just to their liking. Cenotes can be best described as surface connections to subterranean bodies of water. Being able to visit and experience these cave systems with

their underground rivers is both exhilarating and, in some cases challenging. The names alone are enough to pique the interest of adrenaline lovers looking for something out of the ordinary: Temple of Doom, Tortuga, Maya

Blue and Grand Cenote (among others) are all close to Tulum where tours can be arranged.

The nearby biosphere reserve of Sian Ka'an allows nature lovers to enjoy the great variety of biodiversity on both land and sea; part of the reserve is in the Caribbean and includes a section of coral reef. A special feature of Sian Ka'an is that, in addition to the nature conservation projects that it is famous for, the preserve also contains some twenty-three Mayan ruins, including Muyil. Muyil is best known as one of the earliest inhabited Mayan sites in the Yucatan with relics and artifacts that date back to 350 BCE. Being able to immerse oneself in nature and an ancient culture at the same time is a blend that is unique to Tulum.



Photo by [Damian James](#)





## TULUM TODAY, TULUM TOMORROW

Tulum is definitely growing from the sleepy fishing village with the Mayan ruins that it once was. The influx of foreigners has, predictably, resulted in newer and more modern hotels and residences appearing in the surrounding areas. Tulum today is divided into four zones; the hotel zone, the biosphere (represented by the eco-park), the pueblo-the small town center, and the archeological sites. The beach area actually is closest to Sian Ka'an and is the location of some of the trendier hotels and restaurants.

Getting to Tulum has become easier as well. Flying into the international airport in Cancun leaves adventurers only a ninety minute drive to Tulum. There are buses, shuttles and taxis in addition to rental cars that provide various "ride or drive" options. Once in the town, taxis are the most convenient way to get from the beach to the pueblo, over to the ruins, and back to the hotel. There are also shared vans, known as colectivos, that run to the beach; departure times and locations can vary, however.



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*Photo by [Damian James](#)*

Property values are on the rise in the Tulum area. Being in a largely underdeveloped part of Riviera Maya, land is still readily available. Foreigners even have the opportunity to own property within the 30 mile coastal zone as a result of the efforts of the Mexican Trust. A

number of new residential projects and new resorts are also providing expats and those looking for potential investment options the opportunity to get in on the ground floor of exciting possibilities for the future.

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Photo by [Damian James](#)

With the close proximity to the US, easy access, a great combination of top quality beaches, historical and cultural sites, an increasingly expat friendly environment,

and strong potential for good investment returns, ancient Tulum is poised to also be destination for tomorrow as well.

## MORE TULUM RESOURCES

Here are a few other great sites to help you dig deeper.

- [Tulum Living](#)
- [The Complete 411 on Tulum: Where to Stay, Eat, and Wander – Journey Mexico](#)
- [Tulum, Mexico Jungle Side](#)



# 6 - SAN JUAN DEL SUR, NICARAGUA

As the hub for surfers seeking a perfect wave, vacationers looking for a sun-drenched getaway, and expats who appreciate the opportunities that the Pacific coast of Nicaragua holds, San Juan Del Sur, Nicaragua has many special qualities that make it number six on our list.

Located only two and a half hours from Managua, San Juan Del Sur, may be one of the better kept secrets in Central America. Originally established by Spanish conquistadors as a safe harbor for their ships, this quiet fishing and port village remained off the grid until the middle 1800s when the gold rush brought prospectors from the eastern coast of the US who needed a place to rest and rejuvenate before continuing on their quest for the riches awaiting them in California.

As part of this wave of adventurers, the financial tycoon Cornelius Vanderbilt proposed building a canal across Nicaragua to make the trek between the gold fields and the East Coast shorter. While this plan did not attract the kind of support Vanderbilt was hoping for, he went on to establish the



**Population: Just over 15,533**

**Average Annual Temp: 86°F**

Affordability (9 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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Accessory Transit Company. Passengers would be transported across Lake Nicaragua and the San Juan River and then receive a carriage ride that would take them to San Juan Del Sur to board one of Vanderbilt's steamships to complete the trek to California.

The first modern day foreigners settled in San Juan Del Sur while working to lay submarine cables for the Central and South American Telegraph Company during the 1880s. Many of the historical buildings that are focal points today were built during this time. One, the Hotel Victoriano, is even rumored to have had Mark Twain as a guest.

## WHAT MAKES SAN JUAN DEL SUR SPECIAL?

Perhaps the single most attractive feature of this Pacific location is the fact that it is still retains much of its colonial and 19th century ambiance while, at the same time, flowing seamlessly into the present day. There are many Victorian style homes that line the streets which are laid out in a grid. Being small, the preferred way to get around town

is to walk.

In addition to the surfing-which is some of the best in Central America-there are plentiful opportunities for anglers looking to catch dinner. There are a number of affordable

restaurants that provide fresh local produce and meals that reflect San Juan Del Sur's traditional role as a place where the fruits of the sea are harvested and enjoyed.

The imposing statue of Christ of the Mercy



stands 82 feet tall and, from its location overlooking the village, is actually 440 feet above the Pacific Ocean. It is ranked as one of the tallest statues of its kind in the world. Taking the hour long hike to this edifice certainly adds a unique element to experiencing this Nicaraguan beach community.

For the truly adventurous, seeking some divine and natural inspiration, make the journey near the end of the day, and experience some of the most beautiful sunsets in Central America in the shadow of an awe-inspiring monument.

Getting to San Juan Del Sur is easier than might be imagined. Flying into Managua's Augusto Sandino International Airport (Central America's fifth busiest) and then taking the regularly scheduled bus will deliver expats and explorers to San Juan Del Sur in roughly two hours. Another option that many might not be aware of is to fly into Juan Santamaria International Airport in San Jose, Costa Rica, and take the new shuttle service that offers professional drivers and air-conditioned modern vehicles.

## GREAT GROWTH, GREAT LIFE

Nicaragua is in the midst of an expat renaissance as the government is actively trying to lure foreign investors to build and settle in many of the attractive destinations within the country. San Juan Del Sur already has a following among the adrenaline crowd

and Nicaraguans seeking to escape the more frantic pace of the larger areas.

Real estate in this beach village is still quite affordable. One of the most attractive aspects is that the market has been relatively static; the crash of 2008 did not drive down prices as much as in other areas. As a result, the resurgence in the market hasn't caused prices



to rise. Nicaraguan law allows 100% property ownership by foreigners.

Retirees will find San Juan Del Sur especially attractive with the recent changes in residency and retirement programs. Being able to bring personal items and vehicles into the country, while being exempt from import fees and taxes, makes living by the ocean on a fixed income much easier and desirable. Real estate taxes are also quite low making ownership here even more affordable.

A good predictor of the investment potential of a given location is the growth of the tourist trade. In the case of San Juan Del Sur, this trend is definitely on the upswing. The nightlife in the town is considered a major drawing card for the party crowd from surrounding beach locations as well as the village itself. The numerous surf camps, nature tours, and a number of yoga and spa retreats provide additional entertainment options for the adventure-minded or those seeking to reconnect with their inner person.

This Nicaraguan destination will continue to attract attention as investors decide to

tap the potential that awaits on the shores of the Pacific. The sugar brown beach, great combination of adrenaline and spiritual vibes, and a classic ambiance, all available at good prices, will ensure that San Juan Del Sur is poised to be one of the go-to places in Central America.

## MORE SAN JUAN DEL SUR RESOURCES

Here are a few other great sites to help you dig deeper.

- [In Nica Now](#)
- [An Expat Life in Nicaragua](#)
- [San Juan Life](#)

[SEE NICARAGUA REAL ESTATE LISTINGS](#)

## UP AND COMING PLACES IN NICARAGUA



**Tune in to a discussion** about Nicaragua and where the best up and coming places are located. We also discuss building costs, and where the best values are located.

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# 7 - ANTIGUA, GUATEMALA

At number seven on the list is the stunning colonial city of Antigua, Guatemala. Filled with colonial era buildings that show the beauty of the Spanish Baroque style, it is not difficult to imagine the grandeur of this former capital of the Kingdom of Guatemala at the height of its power and prestige.

The very name “Antigua, Guatemala” , meaning “ancient Guatemala” in Spanish, perfectly describes the enduring nature of this highland community. Neither earthquakes, volcanic eruptions, uprisings, nor time itself have been able to destroy the spirit of this unique and special town.

Originally founded on March 10, 1543, in the Panchoy Valley, Antigua was known as Santiago de los Caballeros. The city was the third location of the seat of power for the young Kingdom of Guatemala; the previous two having fallen victims to uprisings (Iximche) and a major volcanic event (San Miguel Escobar). From here, Spain would rule over the modern day countries of Belize, Honduras, Nicaragua, Costa Rica, El Salvador and the Mexican state of Chiapas for over two centuries.



**Population: Just over 100,000**

**Average Annual Temp: 68°F**

Affordability (9 of 10)

Real Estate Prediction Meter (2 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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Laid out in the traditional Spanish style of a main plaza, or square, surrounded by important structures, such as the government buildings and major churches, with streets being laid out in a grid pattern. Antigua became the hub of colonial influence throughout Central America. Though subject to floods and earthquakes during its 230-year tenure as the seat of the Captaincy-General, it would continue to thrive until the devastating seismic event of 1773.



The series of earthquakes that began on July 29, 1773, and now known as the Santa Marta Earthquakes (July 29 was the feast day of St. Martha), destroyed much of the town and, as a result, finally prompted Spanish authorities to move their capital once again in 1776 to modern day Guatemala City. The citizens of Santiago de los Caballeros were ordered to abandon the area but many chose to remain. As a result, this now former capital would be referred to as “Antigua Guatemala” (old Guatemala) by the Spanish and retain the name ever since.



Photo by [Damian James](#)



*Photo by [Damian James](#)*

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## A COLONIAL GEM BECOMES A MODERN JEWEL

Antigua has become the most popular destination for foreigners in Guatemala. Just a short distance from Guatemala City, the laid back atmosphere of this highland community

is a welcome relief from the more hectic base of the modern day capital.

As the cultural, political and religious center of Guatemala for nearly three centuries, it is not surprising that Antigua has a wealth of colonial structures including government buildings, magnificent cathedrals, and residential

buildings that can transport history and art aficionados back to the grandeur that was colonial Spain in the Americas.

With the growing appreciation for the large amount of 17th and 18th century architecture that remained in Antigua, the strong influence of the Italian Renaissance design, its status as one of the best examples of town planning in Latin America, Antigua was designated as a world heritage site by UNESCO in 1979. Lovers of architecture and history will enjoy walking the cobblestone streets and viewing such marvels as the Palace of the Captains General, the Catedral de Santiago, the ancient monastery of La Merced, and the convent of Las Capuchinas, among others.

Being able to immerse oneself in the cultural richness of Antigua is one of the most compelling features the city has. Antigua is known for having the largest celebrations and processions during Lent and Easter in the entire Western Hemisphere, a tradition that dates back to the 16th century and the arrival of Don Pedro de Alvarado, the principal conquistador of Guatemala and most of Central America. Antigua has also gained





popularity as the best place to learn Spanish; over 75 language schools can be found in and around the city.

There are a growing number of hotels and restaurants that can accommodate just about every taste and budget. As tourism has become the principal economic engine for the region, the options available for foreigners will only continue to grow. A major asset as a result of this trend is a well developed infrastructure that makes staying in and exploring, not only Antigua but the surrounding areas, both comfortable and convenient.

There are also many activities beyond Antigua's city limits that explorers to the area can participate in and enjoy. Outdoor enthusiasts can challenge their skills by hiking the three volcanoes that surround Antigua. Pacaya is still an active volcano as is Volcan Fuego, the highest of the three. Acatenango is over 13,000 high and has options for overnight treks in order to experience the sunrise in a breathtaking setting.

Coffee tours (The region is known for coffee growing.) can provide lovers of this morning



Photo by [Damian James](#)

beverage the chance to see where all that flavor comes from. There are also chocolate making classes; Antigua is known throughout Central America for its chocolate products. For those looking for a more extreme type of experience, there are a number of mountain

bike tours for all levels of skill that cover the challenging terrain in and around the Panchoy valley.



Photo by [Damian James](#)



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## GETTING THERE

While there is no commercial air service to Antigua, its close proximity to Guatemala City (roughly an hour's drive) still makes Antigua very accessible. There are a number of shuttle buses that regularly run between the airport in Guatemala City and Antigua; private shuttles and taxis are also available.

For the truly adventurous, there is the option of what is known as a “chicken bus.” These recycled US school buses are definitely “no frills” and can take longer to get to Antigua. However, those wanting to truly experience Guatemalan life can take that first step by traveling like a local.

## PAST GLORY, FUTURE PROMISE

Antigua continues to embrace its historical past while welcoming the potential of tomorrow. Being able to purchase a historical building, restoring it to past glory, and then becoming part of a culture that has thrived no matter what man or nature has thrown its way, can be a very compelling argument



Photo by [Damian James](#)

to investors and expats that this capital of the past may well hold the keys to a promising and exciting tomorrow.





Photo by [Damian James](#)

## MORE ANTIGUA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Antigua Fine Homes](#)
- [Escuela de Cristo Antigua Guatemala](#)
- [Our Man in Antigua](#)

# 8 - BOCA CHICA, PANAMA

Our number eight spot may not be well known at this moment, but Boca Chica, Panama promises to be an investor and expat magnet that will be on everyone's radar very soon. Located off of the Pan American Highway, this secluded beach town is only accessible by a single road. It is precisely this solitude that is making it a desirable location for expats seeking to start the next chapter in their lives in an unspoiled environment that offers a closeness with nature with a oceanfront address.

Located on Panama's Pacific coast, Boca Chica is the gateway to the archipelago of the Gulf of Chiriqui and the National Marine Park located there. Founded in 1994, this 36,400 acre reserve contains 26 of the 50 islands in the archipelago as well as fifteen coral reefs. With a wide variety of tropical jungle and mangrove swamps, the biodiversity of flora and fauna that can be found here will delight enthusiasts wanting to see the wonders of nature up close and personal.



**Population: Just over 1,200**

**Average Annual Temp: 88°F**

Affordability (8 of 10)

Real Estate Prediction Meter (10 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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## NOT SO FAR AWAY

One of Boca Chica's charms is the fact that the sole access to the village is by motor vehicle on the one road that leads to it from the Pan American Highway. The drive times range from 4-5 hours from Panama City or a much shorter (45 minutes to an hour) from David. The options for international flights is about to expand dramatically due to the efforts of the Panamanian government, in response to the increasing interest in the Chiriqui region. They're began working with airlines, most notably Copa Airlines, to begin direct flights into David from the US. This effort paid off, as international flights commenced in 2015.

Being close to Boquete has also helped increase Boca Chica's visibility on the expat map. Having a more rustic and undeveloped atmosphere, this fishing community provides a more serene counterpoint to its high end resort-style neighbor. As transportation options continue to expand for Boquete, Boca Chica will also be a beneficiary as well.

## NATURE ON DISPLAY

Boca Chica and the Gulf of Chiriqui are a nature lover's dream. Travel magazines, such as National Geographic and Traveler, have opened the wonders of Panama's "Lost Coast"

to the world at large. The island of Boca Brava is closest to Boca Chica and has become a favorite for the the "Robinson Crusoe" types who can experience life on a tropical island surrounded by howler monkey and other denizens of the jungle. Getting to Boca Brava





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## PANAMA RESIDENCY



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is a short water taxi ride from Boca Chica.

Once on Boca Brava, getting to some of the other islands in the archipelago is also convenient via the water taxis. Islas Ladrões and Islas Secas are just two of the many spots in the area where scuba diving and snorkeling enthusiasts can become totally immersed in the vast array of marine life that inhabits the area. Coiba National Marine Park is another excellent venue for lovers of all things aquatic.

Back on the mainland, the Volcan Baru National Park is a short distance from the village. The volcano, at 11,000 plus feet, is the highest point in the country and a must see for everyone who wants to experience one of the primal forces of nature. Tours, both walking and driven, can get adventurers to the summit where the vista of lowland Panama is on full display.

## A REAL CATCH

For anglers, Boca Chica has been known as one of the top destinations for high-stakes sport fishing competitions. Coiba Island,

Hannibal Bank and Isla Montuosa (to name a few) are world renowned locations for yellowfin, marlin, sailfish, and other game fish. The Annual International Jigging and Popping Tournament is held in Boca Chica, bringing in competitors from around the globe looking to reel in the big prize-both in terms of the size of the catch and the winner's purse.

## THE OPPORTUNITY OF BOCA CHICA

With the increasing number of baby boomers, expats, and potential investors looking for new locations to explore, live and prosper in, finding locations that combine an untouched natural setting, beautiful beaches, and a great tropical climate with affordable and available parcels of land becomes more and more challenging. Boca Chica is one of those rare locations that offers those options and is still, largely, unknown.

Panama's extremely expat and retiree friendly residency laws have encouraged a growing number of adventurers to consider this Central American country as a potential spot to make a fresh start as part of the next phase

of their life experience. Having the US currency as an accepted legal tender also makes the financial aspect of living abroad much less complicated and less cumbersome; there is a definite intrinsic value in not having to deal with international exchange fees or conversion rates.

Boca Chica is just beginning to feel the impact of investors looking to develop residential or resort areas. As a largely rustic area, the infrastructure is not as advanced as in larger cities. Yet this is an essential part of Boca Chica's charm. Living here can present the chance to become part of a local culture and experience a less stressful, more healthy way of living. Boca Chica is more than just a gateway to an archipelago. In a very real sense, it is a gateway to untapped potential for those seeking a life less ordinary filled with the wonders of nature and the timeless rhythm of the ocean as a soundtrack.

## MORE BOCA CHICA RESOURCES

In addition to our [Boca Chica resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Boca Chica Island](#) (hey, that's a Viva Tropical project!)

[SEE PANAMA REAL ESTATE LISTINGS](#)

# 9 - SAN CRISTOBAL DE LAS CASAS, MEXICO

At number nine in our top 50 list, is the town of San Cristobal De Las Casas, Mexico. Located in the central highlands state of Chiapas (the southernmost state in Mexico), this mountain community may be one of the best preserved examples of the Spanish Colonial influence in Latin America.

Originally named Villa Real de Chiapa in 1528 by its founder, Diego de Mazariegos in 1528, the city has also been known as Villa Viciosa (1529), Villa de San Cristóbal de los Llanos (1531), and Ciudad Real (1536). Ultimately, the current name, San Cristobal De Las Casas, was settled upon in 1943. To the Tzotzil and Tzeltal people, the entire area is known as Jovel; in their language, this translates-appropriately enough to “place in the clouds”.

Considered the cultural center of Chiapas, San Cristobal’s heritage was recognized by the Mexican Government’s designation as a “Pueblo Mágico” (Magic City) in 2003 and, later, in 2010, specifically labeled as the most magical of the magic cities by President Calderón.



**Population: Just over 185,000**

**Average Annual Temp: 72°F**

Affordability (7 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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## DISTINCT AND UNIQUE

The geography of San Cristobal has been a major factor in its ability to retain the rich blend of Mayan traditions and Spanish influence. The rugged and beautiful terrain of the valley and surrounding mountains creates a sense of isolation and independence from the main part of Mexico and, by extension, the central government.

The region around San Cristobal also has one of the largest indigenous populations in the county. Tzotzil and Tzeltal villages surround the city proper, adding the ancient Mayan traditions to the Spanish influence that came with the conquistadors. Visitors can stroll along cobblestone streets, appreciate the classic colonial style homes and churches, and explore the various barrios (neighborhoods) that are dedicated to any number of handmade crafts, from ironwork, jade, ceramics, amber, wood, textiles, and other materials.

## COMFORTABLE CLIMATE AND NATURAL BEAUTY

The climate of San Cristobal is more comfortable than one might expect. Daytime temperatures average in the high 60s to low 70s and nighttime temperatures in the high 40s to low 50s, which makes for good sleeping weather. Having a sweater or jacket for a nighttime stroll is pretty much a requirement. On the other hand, the need for air conditioning is dramatically reduced by this comfortable mountain weather.

Along with favorable meteorological conditions, the natural beauty of the land surrounding the town is an additional reason to visit or live here. Cave systems in the surrounding mountains and two ecological reserves are perfect for nature lovers to explore and experience. Colonial Ambiance, Mayan Mystique, Modern Infrastructure, Artisans and Activists

San Cristobal has long been a preferred tourist destination for over forty years. While retaining its sense of history, the town itself has continued to improve its infrastructure and provides modern municipal services such as

electricity, water and other utilities to almost all of the residents in the area.

As the population continues to grow, and the number of expats and investors increases, these facilities can also be expected to improve as a part of this expansion. Modern hotels, restaurants and other tourist-friendly businesses are easy to find and are within walking distance of the older, colonial sections of town.

As a reflection of its independent spirit, this mountain community has also become a popular destination for artists and social activists who come to volunteer in the surrounding Mayan villages where they conduct sustainability and education programs. This bohemian vibe is evident in the open air markets and is echoed by the number of backpackers that can be seen in the streets.

For those desiring to immerse themselves in the traditions of the ancient Mayan culture, a visit to any of the small villages in and around San Cristobal provides a rare opportunity to experience daily life as it exists for the groups of Tzotzil and Tzeltal people who have lived there for centuries.



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## GETTING THERE IS AN ADVENTURE IN ITSELF

One of San Cristobal's main features, its remoteness, can also provide some challenges for visitors wanting to go there. There are no direct passenger flights into the city; the airport at Tuxtla Gutierrez, roughly an hour and fifteen minutes away, is as close as one can get via airplane.

There are also no direct international flights into Tuxtla; the option is to fly to Mexico City and then take a domestic flight to Tuxtla. Once there, buses and taxis can transport passengers through the heart of the Mayan homeland to San Cristobal.

For the truly daring, a second alternative is to fly into Cancun and take a bus tour through the Mayan ruins at Chichen Itza, the city of Merida and jungle ruins at Palenque. This trip can take roughly 24 hours; however the sites and experiences along the way are totally worth it.

## THE PROMISE OF TOMORROW

San Cristobal may be one of the better kept secrets as a potential expat destination. While currently a major tourist hub, the ability to purchase old colonial residences that can be restored, the great weather, the artistic and laid-back atmosphere, and the rich cultural heritage all combine to make this an area with great potential.

As is evident by the increase in quality hotels in the city, interest in this "place in the clouds" is continuing to grow. Modern technology, such as the popular "Ipod tours", are also increasing the desirability of San Cristobal as a destination where the conveniences of the present merge with the richness of the past and will provide a beneficial future for those who want to live, invest, and immerse themselves in this unique location.

## MORE SAN CRISTOBAL DE LAS CASAS RESOURCES

Here are a few other great sites to help you dig deeper.

- [MexExperience](#)
- [Casa de la Vista](#)



# 10 - CANOA, ECUADOR

Rounding out our top 10 is Canoa, Ecuador. This rustic fishing village, located north of Bahia de Caráquez, in the Manabi province, has the longest stretch of beach (17km) in Ecuador. Like its neighbors to the south, San Clemente, Bahia, Manta and Crucita, Canoa is poised to become part of the “Gold Coast” of Ecuador.

The village first appeared on the map (literally) in the 1700s. A Jesuit priest, Juan de Velasco y Pérez Petroche, authored a book, Historia del Reino de Quito (History of the Kingdom of Quito), detailing the region’s historical roots. On a map in that work, the tiny community of Pantaguas o Pintagua was identified where present day Canoa now exists. The beach, itself, was not formally recognized by the Ecuadoran government until the twentieth century and, at the conclusion of the 1990s, was officially registered as part of the Canton San Vicente.



**Population: Just over 15,000**

**Average Annual Temp: 88°F**

Affordability (8 of 10)

Real Estate Prediction Meter (10 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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## LIFE CAN BE A BEACH

Canoa has become a favorite destination for enthusiasts of adrenaline-filled activities such as surfing, stand-up paddle boarding and paragliding. There are also a number of tours that offer visitors the chance to explore nearby caves via kayak and other options. For those whose interests run to experiencing the natural beauty of the region, tours to Isla Corazón (between San Vicente and Bahia) showcase bird watching and navigating the mangrove swamps by canoe.

The vibe in Canoa is definitely, a laid-back, party atmosphere typical of beach towns everywhere. Since the village is not very developed, accommodations and food are much less expensive than in other places. This can be both a plus and a minus—depending on what kind of lifestyle is desired. Those looking for a higher-end type of living will find limited choices; conversely, for expats seeking a less complicated life, immersed in a local culture, Canoa may be a destination of choice.

## TRANSPORTING TO PARADISE

There are no international flights that provide direct access to the Central Pacific region of Ecuador. However, regular domestic flights from Quito to the cities of Manta and Portoviejo are making access to communities like Canoa a less cumbersome experience. Regular bus service to San Vicente/ Bahia from either city can provide the connection to taking one of the regular buses to Canoa.

Another option is to take the direct bus that runs between Quito and Canoa. The cost for this ride is only about \$10; the travel time is about seven hours but, since departure is around 11:00 p.m., sleeping during the trip is definitely a possibility. Similarly, there are buses that run between Guayaquil and San Vicente/Bahia. Once there, it becomes a simple matter to take one of the local buses or taxis across the new Los Caras bridge to reach the beaches of Canoa.



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## LISTEN TO A DISCUSSION ABOUT CANOA, ECUADOR



**Canoa is one of our favorite** up and coming areas in Ecuador. Listen to this discussion about the area with a long time resident, investor, and hotel owner.

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## WHY CANOA IS A GREAT EXPAT OPPORTUNITY

Much like Costa Rica beaches that came to the world's attention as a result of the movie, "Endless Summer II," the beaches in the Manabi province have become a real magnet for lovers of the adventure sports that have become a mainstay of this area, including Canoa. With very little development in the village, the potential for investment continues to increase.

For expats looking to find an oceanfront getaway that can be purchased economically, Canoa's market is wide open. The infrastructure is limited; however, the larger communities of San Vicente/Bahia do have larger stores, banking facilities, and other services that are accessible with just a short bus ride. Importantly, many of the hostels and the hotels in Canoa do have internet capability.

While property prices are attractive, there are limitations on where property can be owned. The designated National Security

Areas, within 50km of borders or coastlines, are protected against developments. Since Canoa is a beach village, it is important to retain the services of an experienced real estate attorney in order to ascertain the status of any property that is being considered as an investment.

Ecuador continues to climb on lists of desirable destinations for retirees and expats. While the majority of the attention has been focused on larger centers like Quito and Cuenca, Canoa and its sister fishing villages on the Pacific coast are starting to garner attention as unsullied places where foreigners can come to relax, renew and reinvent themselves.

## A SUNNY FORECAST FOR THE FUTURE

Although Canoa is small, the interest in this community as a relocation destination has led to a steady growth of the English speaking expat community. This can make the decision to retire and live there even more appealing. The more relaxed pace of living is an invaluable quality for individuals seeking to escape the hectic pace of 21st century life.

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Ecuador's extremely low property taxes are another attractive feature of buying in Canoa. Assessed at a rate between 0.025% to 0.5%, it is rare to pay more than \$400 per year. Additionally those over 65 are only required to pay half of the tax assessed; this certainly is an important benefit for retirees who are living on fixed incomes.

The continued growth of the tourist industry, both in terms of foreigners and Ecuadorians, will translate into a need for more resorts and multi-unit residential projects. For investors looking for locations where the return potential is high when compared to the initial expenditures, the area around Canoa should be on the short list.

Lastly, with the US dollar as the official currency, expats of all types (adrenaline junkies, retirees, and development-minded investors) can enjoy Canoa's beaches, bohemian atmosphere, and tropical weather without having to deal with issues involving conversion concerns, exchange fees, and the like. Truly, Canoa is a beach oasis in the making.

## MORE CANOA RESOURCES

In addition to our [Canoa resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Life in Ecuador](#)
- [Playa Casa Ecuador](#)
- [Canoa Beach Hotel](#)

[SEE CANOA REAL ESTATE LISTINGS](#)

# 11 - AMBERGRIS CAYE, BELIZE

Coming at number 11 on the list is Ambergris Caye, Belize. One of the most popular tourist destinations on the planet, its white sand beaches, the sense of a vibrant tropical paradise, and the natural beauty of the nearby Mesoamerican Barrier Reef, all have helped Ambergris Caye earn its nickname, La Isla Bonita (Beautiful Island).

Ambergris Caye is not only the largest island of Belize, it is also one of the only parts of the country not connected to the mainland. The Mayans who settled here, some 1500 years ago are believed to be responsible for digging the channel that resulted in separating the island from the rest of Belize. While no one is sure as to the reason why, it isn't difficult to imagine that these pre-Columbian residents saw something special in this location that merited keeping it apart from the rest of the area. In a real sense, this same essence is what makes this tropical destination so popular today.

The name "Ambergris Caye," itself, has a romantic origin. In the 1600s, British privateers (today they'd be known as pirates of the Caribbean) found the calm waters



**Population: Just over 220,000**

**Average Annual Temp: 80°F**

Affordability (5 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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behind the reef a perfect place to rest, resupply and (perhaps) bury the valuables taken during their raids. By deepening the existing Mayan channel, their larger vessels were able to enter the area.

Being enterprising individuals, whaling and logging were added to their job descriptions

of raiding and plundering. Collecting the waxy substance secreted from the intestines of sperm whales that washed up on the beaches of the caye was especially lucrative since perfume makers in Europe utilized it to make their high quality merchandise. The name of this substance? Ambergris. Hence the name.



## SO MUCH TO SEE AND DO AND NO NEED TO HURRY

While fishing was the primary industry until the 1970s, the rapid growth of the tourist trade and the influx of US and European expats, has resulted in tourism being the principal economic engine. The village of San Pedro has been transformed from a humble fishing community to the main commercial center on the island. Resorts, residential properties, shopping and dining options are in abundance here.

For all of the 21st development, there is still a relaxed, island vibe that makes Ambergris Caye so popular for those seeking a place where time is not such a commodity. The main methods of transportation, aside from just walking, are the ubiquitous golf carts that can be found everywhere.

As might be expected, there are lots of ocean-related activities that can be enjoyed. Scuba diving enthusiasts can explore the underwater wonders of the coral reef. The local dive shops offer all levels of certification



from both PADI and NAUI. For non-divers, there are snorkeling expeditions that will reveal the marine paradise through the crystal blue prism of the Caribbean.

Participating in the traditional occupation of Ambergris Caye, fishing, is easy. Whether fly fishing, in-shore casting, or going after a deep sea game fish, the numerous charters that can be arranged at the hotels or through local guide fisherman can satisfy the most ardent angler. The opportunity to catch the evening meal and then have it prepared in front of you can enhance the island experience like little else.

Sunset cruises are a popular feature on the Caye. Enjoying the beauty of the late afternoon on the water is a great way to get ready for the myriad of nighttime activities that can be found. There are two major dance clubs in San Pedro as well as smaller, more intimate and, in some cases, funky seaside bars.

## NATURE AND HISTORY

Nature lovers have the opportunity to indulge themselves at a number of locations in and around Ambergris Caye. The Hol Chan Marine Reserve contains a great selection of both coral and marine life. Divers and snorkelers enjoy discovering this area. Just south of the Reserve is Shark-Ray Alley. This is a great spot to get have close encounters with these denizens of the ocean. There are many tours to both spots that are easily arranged.

Little Iguana and Rosario Caye are good locations for bird watching. Many unusual species, such as frigate birds, blue herons, and roseate spoonbills can be observed in their natural habitat. Another, smaller location for birdwatchers is the privately owned, Lolas Sanctuary. It has a unique, multi-level “people perch” that enables visitors to better observe these winged wonders.

History lovers can satisfy their interest by visiting three prominent mainland Mayan sites: Xunantunich, Altun Ha and Lamanai. Tours to these locations are also easily arranged. Both Lamanai and Altun Ha are

**\*\*TITLE TO BE UPDATED\*\***



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reached by taking a boat to the mainland and then a vehicle to the sites. Xunantunich is a bit more complicated as it involves a plane to Belize City and then a vehicle to the site. An additional benefit is a stop during the trip at the Belize Zoo.

## WHY AMBERGRIS BAY IS SO POPULAR WITH EXPATS

Belize, in general, and Ambergris Caye in particular, has continued to grow in popularity as a tropical location for retirees, expats, and investors. Perhaps one of the major factors is that English is the official language. For many considering a life outside of the US, not having to learn a new language is an important plus.

Since Belize was once a British colony, the property laws (much like the US) are based on English Common Law. Being able to understand the legal ramifications involved in buying and selling property on Ambergris Caye certainly makes the prospect of becoming a property owner here less daunting.

It is true that the prices for property on Ambergris

Caye are far different than the \$625 Magistrate James Hume Blake paid for the entire Caye in 1869. For investors, this promises a good return on any initial cash outlay. For retirees, it means that the money spent on this island escape will not lose its value.

Perhaps the single biggest reason that Ambergris Caye is growing in popularity is the simple fact that there is a sense of community that welcomes expats. Being able to rediscover the simple joys of a morning sunrise over the ocean, a relaxing day at the beach, and the serenity of a sunset stroll are just some of the intangible and rewarding benefits of life on the Caye.

## MORE AMBERGRIS CAYE RESOURCES

Here are a few other great sites to help you dig deeper.

- [Go Ambergris Caye](#)
- [Real Estate Properties on Ambergris Caye Belize](#)
- [Ambergris Caye Belize](#)

# 12 - CORONADO, PANAMA

Coronado, Panama comes in at number 12 of our top 50 spots. This vacation destination, visited by thousands of native Panamanians and foreign tourists was the location of the first resort development in the country. With an established infrastructure, solid reputation, and modern amenities, this Pacific idyll has gained a tremendous advantage over many other beach towns in the region.

Known as the Region of Llanos del Chirú to the Spanish landowners who settled there in the late seventeenth and early eighteenth centuries, Coronado was an area largely dedicated to agrarian pursuits. Being located in a savannah plain, Coronado has the meteorological distinction of being in the “arco secco” (dry arch) resulting in having less rainfall than the rest of the country.

Modern day Coronado began to take shape when it was first founded in 1941 by an entrepreneur, developer and pioneer named Bob Eisenmann. His vision was to build a luxury high-rise oceanfront resort with amenities like a golf course, and private residences where owners could relax and enjoy tropical living. Though many doubted



**Population: Just over 25,000**

**Average Annual Temp: 87°F**

Affordability (6 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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that this concept would ever take hold so far from Panama City, Coronado has evolved into one of the preferred expat and tourists locations in Central America.

## EASY TO GET TO, EASY TO GET AROUND IN

Ironically, one of the biggest criticisms about Coronado as a resort location was how long it took to get there from Panama City. In 1941, completing that drive could take two to three hours. However, with the completion of the Inter-American Highway in 1967, Coronado is now only a one hour drive on good roads. If driving is not a desirable option, the long distance bus from Panama City to the area is also only about an hour's travel time.

Getting to Panama City from the US is extremely convenient. There are a large number of regularly scheduled international flights into Tocumen International Airport from several major cities. There are a number of airport transfer companies that can arrange private service to the resort area.

Once there, there are a number of options to getting around in Coronado. Rental cars (there are three agencies in the community), ATVs, scooters, golf carts, motorcycles and taxis are used to get from point A to point B. If going to one of the smaller villages nearby is of interest, there are also companies that can arrange private transportation to and from these locations

## LIFE IN CORONADO

While Coronado, as a region, encompasses a number of small fishing villages as well as the major resort area, the development itself is a gated community. Within its confines, expats can find all of the modern conveniences of a contemporary beach and resort location. A shopping mall with many stores catering to



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expats and a new hospital are just some of the features that Coronado offers.

Being free of the congestion and pollution found too often in many major tourist cities, Coronado's collection of shops, gourmet restaurants, bars and clubs, as well as 24-hour convenience stores provide the convenience of home in a tropical oasis that seems to be a world unto itself.

The centerpiece of this community is the Coronado Beach & Golf Resort. Perhaps the most established of Pacific resorts in the region, the luxury rooms, pools, spas, marinas and, of course, a challenging, well-maintained 18 hole golf course, make getting to the beach, itself, a challenge.

Even the beach at Coronado is something special. Black and white sand gives a salt-and-pepper look that is hard to duplicate elsewhere. As one of the most developed areas along the Pacific coast, it is small wonder that expats, as well as more affluent Panamanians, have been drawn here to vacation and relocate.

## CORONADO IS STILL GROWING

Coronado continues to be one of the most desirable expat locations throughout Latin America. The established expat community, modern amenities, solid infrastructure, and the important fact that English, while not the official language, is widely used throughout the resort, combine to make the idea of living and/or retiring there extremely attractive.

Resort living is not everyone's idea of paradise. Fortunately, there are a number of options within Coronado that can range from a comfortable apartment, a private home away from "the madding crowd" or a bungalow that offers a great view of the beach and the ocean beyond. Rental rates also vary; ranging from around \$700 per month to upwards of \$3000, depending on the amenities included.

The potential for growth in the nearby region is also strong. As the demand for residential options increases with the flow of tourists and expats, investors have the opportunity to become part of the expansion that has a high degree of a positive return on investment. Property values are on the rebound from

the 2008 crisis and can be expected to increase in the future. Though it is not the most inexpensive of Central American destinations, the cost of living in Coronado is still reasonable.

As the US dollar is legal currency in Panama, there won't be any need to worry about exchange rates or international fees being assessed in Coronado. Importantly, it becomes much easier to purchase or rent real estate knowing up front exactly what the cost will be.

Panama's favorable residency and work rules have also added to Coronado's desirability. For expats who are looking for new vistas to reinvent and rediscover themselves, the welcoming and familiar community of Coronado may be the perfect location to begin that next new phase of living.

## MORE CORONADO RESOURCES

In addition to our [Coronado resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Permanently Panama](#)
- [CheryHoward.Com](#)
- [Playa Community](#)



# 13 - DOMINICAL, COSTA RICA

The number thirteen slot in our top 50 list is held by the funky beach town of Dominical, Costa Rica. This surfing mecca has long been known to the adrenaline rush crowd who have flocked here for years to enjoy and challenge the most consistent waves throughout the country. With no paved roads, few amenities (outside of the bars and local restaurants that make up the majority of the village), and a true, bohemian vibe, many long time residents view Dominical as one of the last remaining examples of “old Costa Rica.”

However, Dominical’s days off the grid may be coming to an end as an increasing number of visitors, expats, and investors have begun to see the possibilities of this oceanside location. Since the coastal highway Costanera Sur was completed and opened for traffic, travelling to the Southern Pacific Zone has become much easier and shorter; the drive time from San Jose to Dominical is now just three hours on good roads.

New developments are beginning to spring up in and around Dominical although the town itself still retains that beach lover atmosphere where surfboards and backpacks



Photo by [This American Girl](#)

**Population: Just over 1,000**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (8 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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Photo by [This American Girl](#)

still outnumber cars and suitcases. Finding that perfect wave or seeing the sun set by the

ocean while enjoying an adult beverage is still a major part of Dominical's magnetism.

## LOTS TO SEE AND DO

Beyond surfing, the area around Dominical offers a wide variety of activities that really highlight the beauty of this part of Costa Rica. The Marino Ballena National Park is a great place to enjoy the annual humpback whale migration during the appropriate seasons (July through October and late December through April). Regular whale watch cruises can get lovers of nautical wonders up close and personal with these gentle giants of the ocean.

The area from Dominical south to nearby Uvita is known as the Whale's Tail area. The Whale's Tail is a spit of land that resembles a whale's tail from the air. The warm waters of this region, known as the Costa Rican Thermal Convection Dome, consist of a layer of warm water over the colder ocean depths, which creates a perfect environment for all kinds of marine life.

Scuba diving and snorkeling enthusiasts will want to experience Caño Island National Park, just a short distance from the Dominical beaches. The ninety minute boat ride offers a

chance to see a variety of marine creatures, such as dolphins and sea turtles. There are also opportunities for sea kayaking, stand up paddle boarding, and even sport fishing for anglers looking to land the big one.

There are an equal number of land adventures that residents of Dominical can enjoy. Rafting trips to class 2, 3 and 4 rapids just a short distance from Dominical can add a dash of excitement for adrenaline junkies. Day tours to Corcovado National Park can introduce nature lovers to a wide variety of biodiversity of both flora and fauna. The Nauyaca Waterfalls, which is a family owned and operated tourist operation, offers horseback tours of two majestic waterfalls from the Rio Baru Cita; getting there is just a short drive from Dominical.



Photo by [This American Girl](#)





## A PROMISING PACIFIC FUTURE

Dominical is a fertile location for expats seeking to getting away from traditional tourist-type locations and become part of a unique local culture. The blend of the Tico lifestyle with the beach, backpack, and surfer vibe, has created an atmosphere unlike any others in Costa Rica. At the same time, improvements to the infrastructure are coming to the area. Improved internet and cellular services are making connectivity easier. The easier access as a result of the coastal highway also makes it easier to go to larger communities to shop for things that many not be available in the smaller markets in town.

There are a number of residential developments that are being constructed in and around the beaches of Dominical. Fortunately, prices are still reasonable although, as more tourist and expat traffic comes into the Southern Zone, those values can be expected to increase as well. There is still a good amount of undeveloped property in the area that is available for purchase. Investors should factor in the costs of creating or improving on the infrastructure of these lots; creating access

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## BOOTS ON THE GROUND REPORT



**How much are homes?** What does it cost to build? Where are the best opportunities in Dominical? Listen now

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Photo by [This American Girl](#)

roads, making certain that water, electricity, sewage, etc. can be connected, and other items will impact the initial outlay.

The number of resort properties in the area is still small. Most of the lodgings are small

hotels, surfer camps, and single homes. As a result, those considering a property for investment or commercial purposes, may find that Dominical is an ideal place to build or buy as the tourist industry continues to grow.

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## **DOMINICAL IS PROOF THAT LIFE CAN BE A BEACH**

Discovering all that Dominical can offer is certainly worth the trip from San Jose. If the coastal drive isn't of interest, domestic flights from the San Jose airport into Quepos (roughly 45 minutes away) can certainly shorten the travel time. Private shuttles and bus service also can relieve the stress of driving or navigating in a foreign country.

No longer the sole province of surfers and beach lovers, Dominical is becoming one of the most noticed areas in Costa Rica and one that still retains the charm and natural beauty of the Pacific coast without the overdevelopment of many other tourist areas. Truly, Dominical is a diamond in the sand, waiting to be polished by those seeking to discover what a gem this beach town can be.



## MORE DOMINICAL RESOURCES

In addition to our [Dominical resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [The Association of Residents of Costa Rica](#)
- [Escazu News](#)
- [Costa Rica Lifestyle Blog](#)

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# 14 - PLAYA HERRADURA, COSTA RICA

Though only about an hour and a half north of Dominical, our number fourteen spot, Playa Herradura is, literally, on the other end of the cultural spectrum from its laid-back, bohemian, southern neighbor. Prior to 1991, Playa Herradura (“horseshoe beach”) was little more than a quiet fishing village just beyond the busy surfing town of Jaco. However, entrepreneur, William Royster, had a vision to build a high-end resort complex that would become a major attraction on Costa Rica’s Pacific Coast.

Today, Royster’s vision has materialized in the form of the Los Suenos Resort and Marina. This project has transformed Playa Herradura into one of the most desirable resort and expat destinations in the country. While the area is definitely modern and stylized, the quiet beachfront provides a dramatic contrast to the frenetic pace of nearby Jaco, reminding those seeking a more serene environment why they choose a tropical paradise in the first place.



**Population: Just over 10,000**

**Average Annual Temp: 84°F**

Affordability (3 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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## LOS SUENOS RESORT AND MARINA

Los Suenos has become the jewel in Herradura's crown. This cutting edge resort has several hundred residential properties with top quality amenities, combined with the relaxed atmosphere of a resort community. There is the professional level 18 hole La Iguana Eco Golf Course, that combines a challenging 6,700 layout with the lush tropical forests that surround Herradura. In a real sense, golfing here is like hitting an eco-hole-in-one.

The Marina at Los Suenos is unique on many levels. With world class facilities, including 200 wet slips, 100 dry slips, full service fuel dock, and a professional full-time staff, as well as convenient access to some of the finest sport fishing grounds on the planet, the Marina has become a must-see destination for serious anglers and casual fishermen from all over the globe. It is not uncommon to see luxury yachts and fishing boats in attendance since the slips can accommodate vessels up to 180 feet in length.

The Marina Village commercial center has

a number of exclusive shops and gourmet restaurants that overlook the marina and Herradura Bay. The 450 residence units in the Village are perfect for those individuals whose expat life revolves around the joys of the sea. The Beach Club, which is exclusively for owners or renters, has a free form pool and Jacuzzi, great private beach access, and can even be reserved for private functions, such as weddings and parties.

The Los Suenos Marriott Hotel is a five star property whose 201 guest rooms are filled with all the amenities one would expect to find in a luxury resort anywhere in the world. Expats seeking a luxury tropical escape will discover this facility has everything that could be desired or imagined. The resort even has a shuttle van that connects all the residential properties with the various facilities throughout Los Suenos.

## SHOPPING, PLAYING AND GETTING THERE

In addition to the shops at the Marina Village, there is a nearby strip mall that features a number of shops including a Radio Shack, Apple I Store, a pharmacy and the Auto Mercado-a fully stocked modern grocery that caters to expats and carries many US products that are hard to come by throughout much of the country.

Finding a livelier environment, where the action is both on and off the beach, is easy. The upbeat town of Jaco is just a few minutes down the road. Filled with restaurants, clubs, funky beach bars, tourist type souvenir shops, this surfing community can satisfy anyone's taste for a more laid back, party scene. Additionally, Jaco has a number of banks and other commercial facilities that compliment its more exclusive neighbor just up the road.

Playa Herradura, like the other Pacific zone communities, has benefited greatly from completion of the coastal highway. The drive time from Juan Santamaria International





Airport in San Jose is roughly an hour and a half. Private shuttle services, taxis, and even public buses are all alternatives for those who would rather not do the driving themselves.

There are numerous tours to many of the nearby attractions that make Costa Rica so

special. Manuel Antonio National Park, with its biodiversity, white sand beaches, and lots of unique restaurants, the beauty of Carara National Park where nature lovers see a wide variety of flora and fauna without the crowds that are often at Manuel Antonio. Sunset cruises and island tours can also be arranged

from marina or the nearby beach.

For adventures wanting to get up close and personal with nature, the Mangrove Monkey Tours take their guests to a primal setting where monkeys and other denizens of the mangrove swamps are seen in their natural settings.

## **PLAYA HERRADURA CONTINUES ITS GROWTH POTENTIAL**

Playa Herradura has an established reputation as a high end, high quality location for those seeking a luxury lifestyle in a tropical setting. Beyond Los Suenos, there is continued development that can provide both a good return on investment as well as becoming a retirement or expat location.

With neighboring towns such as Playa Hermosa, Jaco, and Garabito also experiencing growth, the entire region has become a focal point for many developers and those seeking opportunities to build their own vision of an expat getaway.



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While this is definitely not the destination for those seeking a rustic environment to become immersed in, Playa Herradura offers a modern style of living with a vibe that is the essence of “pure life.” It definitely is not budget friendly but, for those desiring the blend of luxury, ocean adventure, and Costa Rican style, Playa Herradura is truly paradise.

## MORE PLAYA HERRADURA RESOURCES

In addition to our [Playa Herradura resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Playa Herradura Costa Rica Information](#)
- [Costa Rica Travel Blog](#)
- [Krain Costa Rica](#)

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# 15 - PLAYA DEL CARMEN, MEXICO

Coming in at number fifteen is a beach with a totally different vibe. Playa Del Carmen, Mexico has the essence of the sun-drenched sands of Southern Europe and the Mediterranean resorts that is unique among oceanside communities throughout Latin America. Fittingly, this city's location in the state of Quintana Roo, Mexico, is squarely in the middle of the Riviera Maya; the Mexican equivalent of the European destination of the same name.

Playa (as the locals refer to it) views itself as an alternative to its more built up neighbors to the north. The pace here is more relaxed and has been compared to European venues such as Nice, France. Definitely off the traditional tourist path, this small enclave is easy to get to. The international airport in Cancún has many regularly scheduled flights from major US and European cities and is only an hour's drive to Playa Del Carmen.

Another option for air travel is the airport at Cozumel, across the bay roughly twelve miles to the east. Regular ferry service handles scheduled airport transfers to Playa Del Carmen. The ferry ride is about thirty



**Population: Just over 150,000**

**Average Annual Temp: 80°F**

Affordability (7 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (10 of 10)

*Higher scores are better for all 3 categories*

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minutes and only costs about fifteen dollars. Regardless of which flying option is selected, getting to Playa is easy and affordable.

## WHAT MAKES PLAYA DEL CARMEN SPECIAL

To sum up the Playa Del Carmen difference with a single word is easy: *ambiance*. There is a pronounced European, Canadian and Argentinean influence in this town of 150,000 that has created a special “euro-centric” atmosphere that is not duplicated anywhere else on the Yucatan Peninsula. Like many beach communities, Playa has transformed from a sleepy fishing village to one of the most desirable expat destinations in the area.

The main hub for activity is El Zócalo, a public square within walking distance of the beach area. Perhaps the most distinctive feature of the city is La Quinta Avenida, literally, Fifth Avenue. Just like its New York counterpart of the same name, this twenty block strip features high end European and American stores, and a great selection of gourmet and higher end chain restaurants.

A number of luxury resorts and residential condominiums have been completed or are scheduled to be developed in the near future. To the south of the center of town, Playacar, a residential and tourist project promises to be a prime destination with high end resorts,

a golf course, and other amenities that are more reminiscent of the European Riviera than the Riviera Maya.

With all this growth, Playa Del Carmen still retains a local flavor with small cantinas and



bars offering local dishes and a Mexican spirit. It is possible for those seeking a less tourist-focused environment to totally immerse themselves in the rich and diverse culture of the region and enjoy that unique style of living.

Cruise lines have begun adding Playa Del Carmen as a port of call. Being able to enjoy the white sand beaches, visit the nearby Mayan ruins, and discover a bit of Europe in an unlikely Caribbean location make this sea-going experience all the more special.

## MANY ADVENTURES TO HAVE

Although Playa is fast gaining a reputation as a place to see and been seen, there are a great number of adventures available to residents of the area. Tours to the nearby Mayan ruins of Tulum and Chichen Itza (whose Kukulcan Pyramid was elected as one of the seven wonders of the modern world on July 7, 2007) make discovering the ancient world of the Mayans an experience to remember.

For nature lovers, visiting the underground

tunnels of the Rio Secreto, can exhibit that not all of the beauty of this part of Mexico is above ground. Several eco-tours make it possible to appreciate the biodiversity of the area, including its lush vegetation and animal species as well as great bird watching opportunities. Sian Ka'an Biosphere Reserve and Ria Lagartos are two of the most popular protected nature reserves in and around Playa. The Xcaret Eco Park combines both archeology and ecology in one location where expats can discover the special symbiosis of ancient culture and biodiversity.

As could be expected, there are lots of ocean activities to for adrenaline lovers to enjoy. During the summer months, intrepid water enthusiasts can swim with White Sharks and Manta Rays at Isla Mujeres, roughly an hour boat ride away. For a less adrenaline filled, but still unique adventure, Turtles of Akumal, in the Bay of Akumal (an half an hour south of Playa Del Carmen), lets snorkelers get up close and personal with green sea turtles.

## EXPAT POTENTIAL IS DEFINITELY BUENO!

Playa Del Carmen is, far and away, the fastest growing community of the Riviera Maya. From its early incarnation as a stop for backpackers and hippies, this beach town now occupies a unique Euro-chic niche. The influx of foreign dollars has increased development and made the potential for a solid return on investment a likely outcome. The cosmopolitan makeup of Playa certainly makes it more convenient for English speakers who might be concerned about learning a foreign language.

The infrastructure in Playa Del Carmen is well developed and can be expected to continue its progress as the expat population continues to grow. Its accessibility to the US, Canada and Europe makes it a desirable choice to relocate or retire. With a more relaxed pace of life than either Cancún or Cozumel, but close to many of the same attractions, Playa Del Carmen can be a perfect place to enjoy “la dolce vita” for years to come.

## MORE PLAYA DEL CARMEN RESOURCES

Here are a few other great sites to help you dig deeper.

- [Playa Zone](#)
- [Playa del Carmen Real Estate Listings](#)
- [Living the Playa Life](#)



# 16 - ATITLAN, GUATEMALA

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**Population: Just over 15,000**

**Average Annual Temp: 64°F**

Affordability (8 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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Lake Atitlan has often been called the most beautiful lake on earth. Nestled in the Guatemalan Highlands, of the Sierra Madre de Chiapas mountain range, this scenic location combines the richness of the Mayan culture, the beauty of nature, a relaxed and rustic setting, and near perfect weather.



Photo by [Damian James](#)





Photo by [Damian James](#)

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Photo by [Damian James](#)



Photo by [Damian James](#)

The lake is surrounded by nine small villages, each with its own distinct cultural flare, that are accessible by small boats called lanchas. The bohemian, tourist-driven town of Panajachel is viewed as the jumping off point for the region. Santiago Atitlán, the largest of the lakeside communities, is home of the shrine of Maximón, a local deity combining Mayan beliefs, Catholic saints and conquistador legends. For a quieter setting, San Marcos Las Laguna is widely known for “less party, more meditation”.

Immersion in the small town lifestyle of these lake communities is the perfect way to experience Mayan culture and get away from the frantic pace of 21st century living. Although it's farther from the more highly travelled tourist areas, Lake Atitlan is still only a two and a half hour drive from Guatemala City and the international airport where there are a growing number of regularly scheduled flights.



*Photo by [Damian James](#)*





*Photo by [Damian James](#)*

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## WHO ELSE WILL LOVE LAKE ATITLAN, GUATEMALA

The Lake Atitlan area is perfect for expats and retirees who are looking to immerse themselves in a local culture, free from modern distractions. Investors will also find the area a fertile location to develop projects as more visitors discover the wonders of this special place.





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## LAKE ATITLAN, GUATEMALA INVESTMENT OUTLOOK

As Guatemala's political situation has stabilized, tourism and foreign investment is once again on the upswing. In areas like Lake Atitlan, where there has only been limited development, prices are still quite affordable. Property taxes are also pleasantly low.. As the growth of tourism in the region continues, further improvements to roads and other parts of the infrastructure will add to the desirability of Lake Atitlan as an investment destination.



Photo by [Damian James](#)





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**Listen to a conversation** about the Atitlan Real Estate Market. You will learn about building costs, where to invest, and why Atitlan is amazing. Starts at at minute 42:00

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## MORE ATITLAN RESOURCES

Here are a few other great sites to help you dig deeper.

- [Lake Atitlan Community](#)
- [Atitlan Solutions Real Estate](#)
- [Lake Atitlan Guatemala](#)

# 17 - BOCAS DEL TORO, PANAMA

Bocas Del Toro, Panama is widely viewed as the country's top tourist destination. Situated off of Panama's Caribbean coast, this archipelago has been recognized as one of the most biologically diverse spots on earth, often been referred to as the "Galapagos of the Caribbean."



**Population: Just over 13,000**

**Average Annual Temp: 87°F**

Affordability (7 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (9 of 10)

*Higher scores are better for all 3 categories*

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It's home to La Amistad International Park, a UNESCO world site that's shared with Costa Rica. With over 401,000 hectares of tropical forest, it is the largest nature reserve in Central America. The area is a perfect blend of development and rich, natural beauty. Luxury resorts, funky beachside hotels, eco-lodges and private island locations are perfect places to enjoy the blue waters of the Caribbean, explore tropical rainforests, or just relax and rejuvenate.

The town of Bocas Del Toro is located on Colon Island and is the capital of the province. Originally established by the United Fruit Company as their regional headquarters, Bocas Town, as it is called by the locals, has many old buildings that reflect both the colonial past of the area and the Caribbean style that harkens visitors back to a bygone era. Yet despite its remote location, Bocas Del Toro is easily accessible via its international airport as well as bus and shuttle services.



Photo by [This American Girl](#)



Photo by [This American Girl](#)

## WHO ELSE WILL LOVE BOCAS DEL TORO, PANAMA

The town of Bocas Del Toro, as well as the entire archipelago, is ideal for expats looking for an eco-friendly place to live. Retirees may enjoy the island lifestyle while still being able to connect with friends and family back in the states. Investors can find solid bargains, both in terms of new developments or rehabbing older structures in the historical section.



## BOCAS DEL TORO, PANAMA INVESTMENT OUTLOOK

As the Panamanian government continues its aggressive pursuit of foreign investors, both in terms of favorable residency and work laws and using the US dollar as currency for all transactions, the investment outlook across the country is very favorable. Bocas Del Toro is, certainly, a ground floor opportunity that will require continued upgrades to the infrastructure. With increasing tourism, a good return on investment is very likely.





Photo by [This American Girl](#)

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## MORE BOCAS DEL TORO RESOURCES

In addition to our [Bocas Del Toro resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Buena Vista Realty](#)
- [Bocas del Toro, Panama](#)
- [Bocas del Toro](#)

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# 18 - PANAMA CITY, PANAMA

## WHY WE LOVE PANAMA CITY, PANAMA

With its modern high-rises, gorgeous beaches, a bustling city center with world-class shopping, lots of entertainment options, and a real emphasis on tourism and growth, Panama City has all of the modern amenities expected of a 21st century metropolitan area. Its skyline is as striking as that of Miami, to which it's often compared. Yet it offers a cultural experience that's one-of-a-kind.

Founded in 1519, Panama City's rich cultural history has been one of its most attractive features. Two locations within the city are recognized as World Heritage sites. Panama Viejo contains architectural ruins from the first Spanish settlement, and Casco Viejo is the historic district of the town that was rebuilt after the destruction by the pirate Henry Morgan in 1671. Caribbean, Colonial, French, Spanish and Art Deco styles can all be seen in the buildings in this district.

As a major hub for both commerce and international banking, Panama City is one of only three sites in Central America to be designated as a beta-world city. It also serves



**Population: Just over 1,500,000**

**Average Annual Temp: 84°F**

Affordability (7 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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as a key transportation hub that connects Central and South America with the rest of the world. Its Tocumen International Airport is the largest and busiest airport in Central America

has many regularly scheduled flights from major cities across the globe.

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## VIVATROPICAL RADIO



**Check out** Episode 2 of the Central America Real Estate show on the Podcast. Here, we interview experts from Nicaragua, Panama, & Costa Rica. Don't miss it.

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## WHO ELSE WILL LOVE PANAMA CITY, PANAMA

Investors and expats seeking entrepreneurial opportunities will be particularly drawn to Panama City. With its modern infrastructure, convenient access to the U.S. and Europe, and development opportunities, Panama City is a location for reinvention and innovation. Retirees who want all of the modern convenience of a major U.S. city while being located in tropical destination will also find this metropolis an attractive option.

## PANAMA CITY, PANAMA INVESTMENT OUTLOOK

Panama City is continuing to grow and to undertake new construction and development projects. Prices are on the rise but there are still possibilities for a great return on investment, particularly in some of the poorer sections of the city that are the focus of revitalization efforts. With the government actively courting foreign retirees with relaxed residency requirements, the residential market will continue to grow.

## MORE PANAMA CITY RESOURCES

In addition to our [Panama City resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [PTY Life](#)
- [BareFoot Panama](#)
- [Panama Info](#)



# 19 - ESCAZU, COSTA RICA

## WHY WE LOVE ESCAZÚ, COSTA RICA

Escazú, Costa Rica is a unique blend of high-end residences and amenities with a Tico village lifestyle. As a result, it's become one of the most desirable locations for retirees, expats, and investors throughout Central America. The city is widely acknowledged as the home of the country's economic and political elite. Located on the slopes of Cerros de Escazú, three distinct neighborhoods make up the community of Escazú. San Rafael, at the bottom of the hill, is much like many suburban areas in the U.S., with tract and cluster-style housing, abundant strip malls and restaurants. Escazú Centro is like a step back in time with small, cluttered streets, open air taverns and eateries and an unhurried pace of life that is definitively Tico in style. At the pinnacle of the hillside, San Antonio is a curious mixture of luxury estates with stunning mountain views and humble, small dwellings.

The close proximity to Juan Santamaria Airport, with its many regularly scheduled international flights, has made getting to and from Escazú very convenient. The number of



**Population: Just over 14,000**

**Average Annual Temp: 75°F**

Affordability (4 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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top quality hotels, in and around the city, also makes it a preferred destination for visitors

looking for a comfortable base of operations to begin their Costa Rican adventures.



## WHO ELSE WILL LOVE ESCAZÚ, COSTA RICA

Escazú is the perfect location for expats and retirees looking for a well established, English speaking community with higher end housing, lots of entertainment options, great amenities, and in close proximity to the airports. Investors who are looking for turn-key opportunities that promise a good return on their initial cash outlay will find that properties in Escazú are both attractive and marketable.

## ESCAZÚ, COSTA RICA INVESTMENT OUTLOOK

Escazú has been able to sustain its marketability and investment value even during the economic crisis of 2008. The revival of the housing market has been reflected in the consistently rising values of properties in and around Escazú. New construction is also a dramatic reflection of the growth and interest in this region of Costa Rica.

## MORE ESCAZÚ RESOURCES

In addition to our [Escazú resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Costa Rica Real Estate](#)
- [Coldwell Banker](#)
- [Escazu News](#)

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# 20 - SAN MIGUEL ALLENDE, MEXICO

## WHY WE LOVE SAN MIGUEL ALLENDE, MEXICO

This colonial gem of a village, located in the Bajio mountains in central Mexico, combines the best in Old World Mexican culture, historical ambiance, a vibrant party atmosphere, and American hospitality. This mix has made it a popular destination for those seeking a less frantic pace than some of the more popular tourist locations in the region.



**Population: Just over 140,000**

**Average Annual Temp: 85°F**

Affordability (6 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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Photo by [Damian James](#)

Founded in 1542 by a Franciscan monk, the original site was abandoned and moved to a point just northwest in 1555. The name of the city was changed to San Miguel de Allende in 1826 to honor Inagico Allende, a leader in the Mexican Revolution who was born there.

The mid-twentieth century saw the establishment of a number of artists' colonies, including the Instituto Allende. The eclectic shops and markets throughout the city are filled with handmade works of art that are a collector's dream. With its stunning baroque and neo-classical buildings and churches and classic colonial layout, it is easy to see why UNESCO designated it a World Heritage site in 2008.



## WHO ELSE WILL LOVE SAN MIGUEL ALLENDE, MEXICO

The mid-1950s saw an influx of WWII veterans and their families move to the city to escape the polio epidemic that was impacting the US. Others came to study at the various art schools or to become part of the then emerging bohemian culture. As a result, there is a healthy, established expat community, which makes relocation here much easier for those who are concerned with having to navigate in a foreign language. High class dining, numerous festivals, and a laid back pace of life make San Miguel an excellent place to vacation or retire.







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## SAN MIGUEL ALLENDE, MEXICO INVESTMENT OUTLOOK

The financial collapse of 2008-2010 hit San Miguel's market hard. As a result, the real estate market has seen a glut of properties with lower prices. This situation may be an ideal scenario for investors looking to buy, restore, or upgrade homes and then put them back on the market to meet the growing demand by expats and retirees who are looking to find a Latin American place to call home.

### MORE SAN MIGUEL ALLENDE RESOURCES

Here are a few other great sites to help you dig deeper.

- [San Miguel Gringo](#)
- [Casita de las Flores](#)
- [Mexico Experience](#)

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# 21 - VILCABAMBA, ECUADOR

## WHY WE LOVE VILCABAMBA, ECUADOR

Located in what has been called the Valley of Longevity in the Andean Highlands of Ecuador, Vilcabamba has long held a magnetic attraction for those in search of the secret of longer living. Known as the “playground of the Incas” because of its use by Incan royalty as a retreat, Vilcabamba (meaning sacred valley) has a moderate mountain climate, a relaxed style of living, and a growing expat community that have made it a must-see destination for foreigners to the region.

While this mountain pueblo may not hold the magic answer to aging, the stunning views, easy access to nature reserves such as Parque Nacional Podocarpus, Las Palmas Cloud Forest and Tapichalaca Reserve, as well as a growing number of alternative medical spas and practitioners certainly make the area conducive to a natural lifestyle. The nearby town of Loja, once the gateway for the conquistadors to begin their jungle explorations, has a number of historic and cultural sites to delight history buffs.



**Population: Just over 7,000**

**Average Annual Temp: 75°F**

Affordability (8 of 10)

Real Estate Prediction Meter (8 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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Getting to Vilcabamba is best done by taking a TAME domestic flight from Quito to Loja and then boarding one of the regularly scheduled buses to the pueblo for the one hour ride.

Shared taxis are another option. Once there, getting around is easy using one of the truck cooperatives, known as camionetas, that can be accessed in the town square.



Wonder about Ecuador Indigenous groups? Check our podcast episode where we discuss the Secoya People of the upper amazon basin. [Click Here](#)

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## WHO ELSE WILL LOVE VILCABAMBA, ECUADOR

Retirees looking for an exotic location with a great climate, a growing expat community, and a low cost of living may find that Vilcabamba ticks all of the right boxes. Expats looking to immerse themselves in a local culture that incorporates a more natural lifestyle will be drawn to the abundance of locally grown produce and the alternative medicine options that have become a mainstay of this mountain community.

## VILCABAMBA, ECUADOR INVESTMENT OUTLOOK

The continued expat and retiree interest in Vilcabamba, combined with very reasonable property values, makes for a strong return on investment a good possibility. Add in the aggressive approach of the Ecuadorian government to attract foreign dollars, and the possibilities are vast.

## MORE VILCABAMBA RESOURCES

In addition to our [Vilcabamba resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Hacienda San Joaquin](#)
- [Vilcabamba Ecuador](#)
- [Your Escape to Ecuador](#)

[SEE ECUADOR REAL ESTATE LISTINGS](#)

# 22 - GRANADA, NICARAGUA

## WHY WE LOVE GRANADA, NICARAGUA

Located on the shores of Lake Nicaragua, Granada has long been a dynamic center, politically, historically, economically and culturally for the country. Filled with some the best examples of colonial era architecture in Nicaragua, this proud community draws foreigners from the world over seeking to explore the narrow streets and sample some of the world-class cuisine that embraces both international and local dishes, all with a sustainable farm-to-table approach.



**Population: Just over 123,697**

**Average Annual Temp: 77°F**

Affordability (8 of 10)

Real Estate Prediction Meter (2 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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Photo by [This American Girl](#)

Granada, also known as La Gran Sultana, reflects a unique style that embraces both Moorish and Andalusian elements in its residences, palaces, and churches. This fifth largest city in Nicaragua can rightly claim to be the first established European city in the Americas, its existence being registered in both the Crown of Aragon and the Kingdom of Castile in Spain.



Combining this rich historical setting with the natural beauty of Lake Nicaragua and Las Isletas, as well as Parque Nacional Archipiélago Zapatera, and the impressive Volcán Mombacho, makes it easy to understand why Granada has maintained its status as the center for tourism in Nicaragua.



Photo by [This American Girl](#)



## WHO ELSE WILL LOVE GRANADA, NICARAGUA

With the major commitment by the Nicaraguan government to improve infrastructure throughout the country, Granada will become even more attractive for expats and retirees longing to find the special ambiance of a colonial city that offers such unique experiences as horse drawn carriage tours, fine dining, easy access to natural reserves, and the opportunity to immerse oneself in the local culture. All of this is pleasantly complimented with the amenities of a modern city.



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# VIVATROPICAL

## RADIO

**In this episode** we discuss all you need to know about investing in Nicaragua and why it is one of the best options for living in Central America.

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## GRANADA, NICARAGUA INVESTMENT OUTLOOK

The resurgence in tourist and expat interest in Granada is translating into a growing real estate market. An increasing number of US and European expats moving into the region is creating a ready market for developers and those interested in restoring some of the colonial residences that are increasingly desirable. With prices still reasonable, this is a good time to explore investment potential, both short and long term.

## MORE GRANADA RESOURCES

In addition to our [Granada resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Nicaragua Guide](#)
- [Nicaragua Community](#)
- [An Expat Life in Nicaragua](#)

# 23 - PUERTO VALLARTA, MEXICO

## WHY WE LOVE PUERTO VALLARTA, MEXICO

Puerto Vallarta is one of the most established expat communities, not only in Mexico, but throughout Latin America. Located along the coastline of Bahia de Banderas, on the Pacific Coast, the combination of a comfortable dry season, modern infrastructure, a great beach, and a vibrant tropical atmosphere, all combine to making this one of the most desirable vacation, retirement, and expat destinations throughout the region.

Since the 1960s, Vallarta (as locals refer to it), has steadily increased in popularity and in growth in the number of expats and casual visitors seeking the beauty of the Pacific coastline coupled with the high-end sophistication of an established modern community. The great selection of restaurants, entertainment venues, shopping, stunning beaches, and luxury resorts (41 as of 2013) certainly make staying and playing here comfortable and exciting.

Puerto Vallarta is one of the most easily



**Population: Just over 203,350**

**Average Annual Temp: 81°F**

Affordability (6 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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accessible destinations in Latin America. The Gustavo Diaz Ordaz International Airport, just north of the city, handles regularly scheduled flights from most major US carriers. From

the airport, private shuttles, taxis, buses, and rental cars are all available to negotiate the journey (a short ride) to Vallarta proper.



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## WHO ELSE WILL LOVE PUERTO VALLARTA, MEXICO

Expats looking for an established English speaking community that has modern residential options and all the amenities of a cosmopolitan city will find Vallarta meets and exceeds their expectations. Adventurers looking for activities on land or sea can indulge in ATV and off-road eco tours, whale watching, snorkeling, scuba diving, and fly-boarding to name a few. For those longing for the wanderlust of the high seas, sailing cruises and yacht rentals are offered.

## PUERTO VALLARTA, MEXICO INVESTMENT OUTLOOK

The last twenty years have seen an expansion in investment potential as a result of changes in Mexican law making foreign ownership of property easier. The steady growth in tourism and expat arrivals has lead to continued development of condominiums and luxury homes as well as hotel and apartment construction. While the initial outlay may be

higher than other locations, the return will also be correspondingly higher as well.

## MORE PUERTO VALLARTA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Visit Puerto Vallarta](#)
- [Expats in Vallarta](#)
- [All About Puerto](#)

# 24 - LAKE ARENAL, COSTA RICA

## WHY WE LOVE LAKE ARENAL, COSTA RICA

Lake Arenal, Costa Rica, is the largest landlocked body of water in Costa Rica. It's located in the north-central highlands of Costa Rica. The lake stretches 33 square miles amidst rolling hills, lending views of mountainous jungle and Arenal Volcano.

Lake Arenal is important to Costa Rica because it was built to provide a vast majority of power for the country. But its strong dependable winds have earned Lake Arenal a world-class reputation among windsurfers.

## WHO ELSE WILL LOVE LAKE ARENAL, COSTA RICA

Lake Arenal is a thriving expat and artist haven. Its moderate tropical climate and serene lakeside living make boating, kayaking and fishing a big draw. Hot spring hopping, volcano hiking and nature watching add to its long list of attractions.



**Population: Just over 2,200**

**Average Annual Temp: 75°F**

Affordability (6 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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Photo by [Damian James](#)

Cyclists and horse lovers will love it here. Lake Arenal's rural and remote setting makes for excellent road and mountain biking as well as horseback riding. These allow for a great way to get around the lake, where accessibility and convenience can sometimes be tough.

Nature lovers can hop on a boat taxi for days

of exploring in Monteverde Cloud Forest. Conservation areas surrounding Lake Arenal are home to some of the top canopy and waterfall tours in Costa Rica. Lake Arenal's remote rural location and growing popularity among expats makes it a perfect spot for entrepreneurs looking to start a business.

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## LAKE ARENAL REAL ESTATE OUTLOOK

The real estate markets surrounding Lake Arenal are experiencing an upturn. Much of the area is still undeveloped. Large affordable parcels are plentiful for retirement dream homes or investor development.

Expats looking for convenience should check out La Fortuna. It's the largest town and may be the best bet for an existing home or condo. Expat artists favor the eco-tourist haven of El Castillo. The village offers a bohemian lifestyle close to the park and lake entrance.

## MORE LAKE ARENAL RESOURCES

In addition to our [Lake Arenal resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Arenal Net](#)
- [The Springs](#)
- [Arenal Bungalows- My Story](#)

# 25 - JACO, COSTA RICA

## WHY WE LOVE JACO, COSTA RICA

Jaco, Costa Rica, is a quick two-hour drive from the international airport in Costa Rica's modern capital city of San Jose. Jaco's location in the Central Pacific region makes it a popular jumping off point for everything Costa Rica.

Its varied beaches are Jaco's major attraction. Reddish-brown, exotic black, and pure white sands, combined with its warm climate and renowned competitive waves, beckon surfers from around the globe.

Many expats choose Jaco because it's the most developed beach town in Costa Rica. Modern amenities are easily accessible in this charming laid-back surf town with a California vibe.



**Population: Just over 10,000**

**Average Annual Temp: 85°F**

Affordability (6 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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## WHO ELSE WILL LOVE JACO, COSTA RICA

Wildlife lovers, adventure lovers, golfers and fisherman will also love Jaco, Costa Rica. Expats can choose from endless activities. Yachting and deep-sea fishing excursions, challenging golf courses, and white water rafting expeditions are just a few ways to spend time with friends.

Nature and wildlife lovers never run out of things to do. Nearby Carara Biological Reserve offers miles of trails amidst scarlet macaw nesting grounds. And Olive Ridley sea turtles nest at the nearby Playa Hermosa Wildlife Refuge.

Party lovers love Jaco's nightlife. Bars and dance clubs line the sidewalks of the ocean side downtown shopping district. And popular restaurants offer exceptional dining experiences beachside. Jaco's party zone is well-patrolled and friendly and safe for expats.







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## JACO, COSTA RICA'S REAL ESTATE OUTLOOK

Due to its dramatic population growth over the last five years, Jaco is one of the hottest investment markets in Costa Rica. From gated communities with single family homes to golf course condos, to penthouse high rises with panoramic ocean views, Jaco has something for everyone. In spite of its high-end luxury status, Jaco real estate is still an affordable option for expats.

## MORE JACO RESOURCES

In addition to our [Jaco resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Palms International](#)
- [Costa Rica Lifestyle Blog](#)
- [Costa Rica Holiday Rentals](#)

[SEE COSTA RICA REAL ESTATE LISTINGS](#)

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# 26 - PLACENCIA, BELIZE

Placencia, Belize has the reputation of being the caye you can drive to. Located on the southern end of the Placencia Peninsula, this quiet fishing village has become a mecca for expats looking for someplace out of the ordinary, where natural beauty, a relaxed, laid back vibe, and unsullied beaches transport the visitor from the hectic pace of 21st century life to the serenity of a tropical paradise.

The twelve plus miles of beaches are a great jumping off point for scuba and snorkel exploration of the Belize Barrier Reef (second largest in the world). Fishing and other marine activities also are plentiful. The ancient Mayan ruins of Nim Li Punit and Lubaantum are a short day trip away from Placencia. During full moons, between April and July, visitors can experience whale shark watching. Foodies can indulge themselves at Lobster Fest during Easter Week.

For investors, expats, and retirees with fixed incomes, finding affordable beachfront property at a reasonable price is still possible. The fact that English is the official language, and that the US dollar is the accepted



**Population: Just over 1,512**

**Average Annual Temp: 80°F**

Affordability (7 of 10)

Real Estate Prediction Meter (7 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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currency, also help make choosing Placencia as a retirement or investment option a win-win proposition.

## MORE PLACENCIA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Belize Adventure](#)
- [Belize.com](#)
- [Placencia.com](#)



# 27 - SALINAS, ECUADOR

If there was a single word to sum up Salinas, Ecuador, that word would be “potential.” This coastal city, roughly, 77 miles from Guayaquil, is readily accessible by car or shuttle. This beach town could easily remind visitors of Miami during the height of tourist season, December through April, with crowded beaches, a wide variety of water-related activities and bustling, noisy streets. Surfing enthusiasts are particularly drawn to Punta Carnero Beach, which has hosted many national and international surfing competitions.

Unlike many tourist driven communities, Salinas offers a good selection of modern amenities at much more affordable prices. This is particularly attractive to investors looking to purchase a vacation getaway that could also generate rental income when not being occupied. The summer months are particularly lucrative as many Ecuadorians like to visit there during the summer break from school.



**Population: Just over 50,000**

**Average Annual Temp: 82°F**

Affordability (8 of 10)

Real Estate Prediction Meter (7 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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The potential for a strong return on investment in Salinas continues to grow. As the tourist trade grows, infrastructure improvements will add to the area's desirability. The growing number of construction projects and the high-rise skyline are testaments to the promise that Salinas holds. While not for everyone, Salinas just may be that tropical "diamond in the rough" that is worthy of exploration.

## MORE SALINAS RESOURCES

In addition to our [Salinas resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Petra and Uwe in Ecuador](#)
- [Ecuador Salinas Real Estate](#)
- [Playa Casa Ecuador](#)

[SEE SALINAS REAL ESTATE LISTINGS](#)



# 28 - CASCO VIEJO, PANAMA

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**Population: Just over 900,000**

**Average Annual Temp: 84°F**

Affordability (6 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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Casco Viejo, the historic quarter of Panama City may be one of those undiscovered jewels that is on the verge of becoming a major hub of expat and investor activity. Overlooking the Pacific entrance to the Panama Canal, this UNESCO World Heritage Site contains historic architecture that gives visitors a glimpse of the foundations of modern day Panama. Buildings from the Colonial period often sit next to refurbished structures converted to high-end residences, combining Old World charm with the promise of the future.



Housing is very affordable in Casco Viejo, particularly for those looking to restore older properties to their former grandeur. There are an increasing number of smaller hotels with modern amenities that make finding lodging in the old town convenient. Local vendors, restaurants, and the general street scene all make Casco Viejo an experience as much as a destination.







Photo by [This American Girl](#)

There are a number of conservation and development projects under way in throughout Casco Viejo, all of which make this a very good time to invest or purchase property. The emphasis on keeping the area authentic translates into an increased potential for tourist activity and a good return on initial cash outlays. With so many available properties that could be restored and customized, Casco Viejo could be “the next big thing” for expats, retirees and investors.

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## MORE CASCO VIEJO RESOURCES

In addition to our [Casco Viejo resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Arco Properties](#)
- [Cascoviejo.com](#)
- [Casco Viejo](#)



# 29 - MERIDA, MEXICO



**Population: Just over 970,000**

**Average Annual Temp: 88°F**

Affordability (7 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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Merida, Mexico has long been the cultural hub of the Yucatan Peninsula. Nicknamed “The White City”, it offers a unique blend of colonial ambiance interspersed with modern high-end hotels, restaurants and malls. The main central market and many small shops surround the central plaza area. The Pasejo Montejo avenue, constructed by the city’s wealthy during the latter part of the 19th century to mimic the Champs-Élysées in Paris, is decorated with sculptures. Colonial residences are in abundance, many waiting to be restored by expats looking to own a bit of history.



Merida is one of the easiest destinations to reach in Mexico. The international airport has regularly scheduled flights from Houston, Miami, Belize City, and Mexico City. An even more economical option is to fly into nearby Cancun (which has many regular international flights from the US and Europe) and then take a bus or shuttle to Merida. Once there, there are many museums, art galleries, and day trips to nearby Mayan ruins, beaches and more that make the area a prime tourist attraction.



*Photo by [Damian James](#)*



Photo by [Damian James](#)

Merida has a good investment potential as well. With its tropical weather, an active and growing expat community, and a number of available homes that could be a renovator's dream, money spent here can translate into long term growth. Merida's outlook continues to be bright-both in terms of its tourist industry and for expats desiring the experience of Yucatan culture for themselves.

## MORE MERIDA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Moving to Merida](#)
- [Yucatan Living](#)
- [Imagine Merida](#)



# 30 - UVITA, COSTA RICA

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**Population: Just over 1,000**

**Average Annual Temp: 86°F**

Affordability (5 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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Until 2010, Uvita, Costa Rica was a place that was barely known outside of the southern Pacific zone of the country. With the completion of the National Highway CR-27, known as the Carretera Prospero Fernandez, from San Jose to Caldera, the drive time from San Jose to Uvita was dramatically shortened and opened the area to visitors, expats and developers. Though still a small village, Uvita has grown dramatically in recent years and has become the commercial center for the Costa Bellena area. Stores, professional services, and a thriving local culture make this a magnet for foreigners looking for that beach lifestyle.



Its location in the center of Ballena Marine National Park has made experiencing a wide range of ocean-based adventures a major feature of Uvita life. Watching the humpback whales during their annual migration, scuba diving, snorkeling, horseback rides along the beach, or just relaxing by the ocean are just some of the things expats enjoy in Uvita. Getting there from San Jose is only a three hour drive. Private shuttles or local buses are also available.





Photo by [This American Girl](#)

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**Join us** on a scouting mission as we look for 100 acre farms in the Uvita/Dominical area. Listen now

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As more and more expats look to the southern zone as a place to retire, investing in real estate in Uvita has also become more attractive. A number of development projects have started in recent years, and there is still a lot of available property that can be obtained for investors looking to take advantage of the increased interest in this tropical paradise.

## MORE UVITA RESOURCES

In addition to our [Uvita resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Costa Rica Surf](#)
- [Bodhi Surf](#)
- [Uvita.net](#)

SEE UVITA REAL ESTATE LISTINGS



# 31 - ACAPULCO, MEXICO

Acapulco, Mexico had been the gem of Mexican tourism through much of the 20th century. Once the destination of choice for stars like Elizabeth Taylor and Frank Sinatra, and filled with high end resorts, the city fell on hard times as the result of the damage of Hurricane Pauline in 1997 and the ongoing drug war of the early 2000s. However, in recent years, the city has seen resurgence, both in its tourist industry and in the development of new resorts and vacation homes.

Acapulco has always been known for its nightlife. The many gourmet restaurants, vibrant clubs, and funky local bars are the essential part of what makes Acapulco an entertainment mecca. With all of the modern amenities that one would expect in a large, urbanized community, Acapulco is a great destination for expats who want the conveniences of their lives back home, ease of finding English speakers, and modern and comfortable homes.



**Population: Just over 2,000,000**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (5 of 10)

*Higher scores are better for all 3 categories*

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Acapulco is a high-energy location and ideal for expats wanting to be part of a city that never sleeps. The continuing development projects in the south end of the Acapulco Bay are a drawing card to a more affluent group

and could hold the potential for a high return on investment. With large holiday tourist crowds, as well as the cruise lines that visit during the winter months, this potential only increases.

## VIVA TROPICAL RADIO



**Start getting familiar** with the region. We have several different podcast episodes covering different real estate markets. Check it out [here](#)

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## MORE ACAPULCO RESOURCES

Here are a few other great sites to help you dig deeper.

- [All About Acapulco](#)
- [Real Acapulco](#)
- [Travel Acapulco](#)



# 32 - BURICA, PANAMA

For those intrepid individuals looking to carve out their own adventure lifestyle, well off the beaten path, Burica, Panama is the destination of choice. Located on the Burica Peninsula, just a short distance from the Costa Rican border, this tiny beach hamlet is ideal for anyone looking to find a place to enjoy the natural beauty of the rainforest and the calming serenity of a deserted coastline. With very little in the way of infrastructure or construction, there is great opportunity to find property for sale at bargain prices.



**Population: Just over 2,000**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (9 of 10)

Quality of Life (5 of 10)

*Higher scores are better for all 3 categories*

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Burica seems to be poised for expansion in the near future. The airport in David is anticipating becoming open to international flights in the near future which will make direct access from the US easier. From David, Burica is only a two hour drive. Also, the Panamanian government is committed to building a new four-lane road from Paso Canoa to Puerto Armuelles-just at the edge of the Burica peninsula that will, ultimately, benefit the region.

Right now, Burica is at the point where investors and adventurers are buying tracts of land very inexpensively. As development at these sites continues, property values in the surrounding areas are also going to increase. The potential upside for those buying early is promising as more expats discover the quiet beauty of the Burica area.





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## DRIVING DOWN THE BEACH FOR AN HOUR IS NO LONGER NECESSARY



**Our first few trips** out to Punta Burica were disasters, we discuss what went wrong on this episode of our podcast.

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## MORE BURICA RESOURCES

In addition to our [Burica resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

[SEE PANAMA REAL ESTATE LISTINGS](#)

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# 33 - LEON, NICARAGUA

Nicaragua's second largest city, León has a rich and colorful history. Filled with colonial churches (13 in all), art collections, historical monuments, and nearby geological wonders, such as the Momotombo Volcano, it is small wonder that León is a must see destination for anyone going to Nicaragua. Present day León is actually twenty miles west of its original location. Two major earthquakes, in 1594 and 1610, prompted the move. The ruins of León Viejo are now a World Heritage Site.



**Population: Just over 201,160**

**Average Annual Temp: 87°F**

Affordability (7 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (5 of 10)

*Higher scores are better for all 3 categories*

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Photo by [This American Girl](#)

León's popularity, both as a tourist destination and as place for expats and retirees, has increased in recent years. An aggressive effort by the Nicaraguan government to improve the infrastructure is a major contributing factor. Another important aspect is that the cost of living in León is among the lowest in the region. The drive from the international airport in Managua to this former colonial capital is approximately an hour and half. With flight time from the U.S. a scant two hours, getting there is not difficult at all.



There is a great selection of properties in the area. They can range from modern construction to historical colonial homes whose exteriors are protected by local building codes. Many enterprising expats and investors are purchasing these dwelling and refurbishing the interior, maintaining the historic ambiance while providing a comfortable living space within. The expectations for increased investment in León are high and, for those looking for a historical location, surrounded by natural wonders, with a bright future, León is just the place.



Photo by [This American Girl](#)



**What is the cost of land in Nicaragua?**  
**How much to build a house?** Tune into this episode of the podcast and find out these answers and many more. Tune in Now

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## MORE LEON RESOURCES

In addition to our [Leon resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Expat Life in Nicaragua](#)
- [Living in Leon](#)
- [Surfing Turtle Lodge](#)

# 34 - HUATULCO, MEXICO

Huatulco is located in Mexico's state of Oaxaca on the south Pacific Coast. This area of Mexico is particularly desirable because of its jagged coastline, 330 days of sunshine and warm turquoise waters. But the small legendary town of Huatulco is especially extraordinary because it's a protected "green zone," reserved by the Mexican government.

Bahias de Huatulco National Park preserve is a booming tourist development of lux hotels, restaurants, nightclubs and golf courses. Yet, the town operates on 100% wind-driven renewable energy. Huatulco offers modern Huatulco International Airport, a new hospital, national supermarket and department store chains, and new highways leading to the capital city of Oaxaca.

This combination of modern, eco-conscious infrastructure and untamed Mexico makes Huatulco an ideal spot for conservationist expats and investors. A variety of fresh and affordable real estate options are available here, including large beachfront and ocean view lots, private golf course villas, and new condominium complexes and subdivisions.



**Population: Just over 20,000**

**Average Annual Temp: 84°F**

Affordability (3 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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## MORE HUATULCO RESOURCES

Here are a few other great sites to help you dig deeper.

- [Explore Huatulco](#)
- [Life in Oaxacan Riviera](#)
- [Huatulco Life](#)

# 35 - COPAN, HONDURAS



**Population: Just over 42,803**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (5 of 10)

*Higher scores are better for all 3 categories*

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Photo by [Damian James](#)

Copan Ruinas is a UNESCO World Heritage Site in northwestern Honduras. Walking distance away from modern Copan, this world-renowned archaeological site is one of the most revered tourist destinations in Honduras.

Amidst narrow cobblestone streets of brightly-painted buildings, artistic stone monuments, pyramids and museums, Copanecos tend shop selling traditional foods, handcrafts, and souvenirs.

Heritage and cultural preservation efforts are in full force and eco-tourism is on the rise. The new Rio Amarillo Airport opening March 2015 is set to service tourists and a high profile community of anthropologists, archaeologists, and conservation-minded expats. New highways are planned to shorten driving times to central Honduras. And expats keep themselves busy watching over 330 species of birds, hiking nature and rainforest trails, and exploring ruins, waterfalls, caves and hot springs.



Photo by [Damian James](#)





Photo by [Damian James](#)



Photo by [Damian James](#)

The Copan real estate market is responding well to growth demands. Timing couldn't be better for expats and investors. From affordable new and historic homes, to modern tropical mountain top estates, to agriculture and commercial properties, the value for the dollar here is really quite remarkable.

## MORE COPAN RESOURCES

Here are a few other great sites to help you dig deeper.

- [Honduras Real Estate](#)
- [IMC Real Estate](#)
- [Copan Real Estate](#)



# 36 - COTACACHI, ECUADOR

Cotacachi is a small scenic village in northern Ecuador, situated at 8,000 feet and just 17 miles north of the equator. This Andean artisan village, with impeccable volcano views, is famous for its handcrafted leather goods. The native Quechua culture is friendly, spiritual and immersed in tradition. Local markets provide fresh fruits and veggies, hand-woven goods, and other necessities for daily life.

Expats choose Cotacachi for its ideal spring-like climate, low cost of living, and tranquil healthy lifestyle. Restaurants and bars provide a lively social scene for the 400 and growing expat population. Expat daily activities include hiking, horseback riding, fishing and watersports, and visits to nearby mineral springs. The new international airport in Quito is just 90 minutes away.

Cotacachi's growing expat population has prompted new construction of gated communities for expats outside of town. Estate parcels, apartments and single family homes are widespread. And real estate costs here are uniquely low. Cotacachi is an ideal haven for wellness-minded expats, and



**Population: Just over 9,000**

**Average Annual Temp: 70°F**

Affordability (7 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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entrepreneurs interested in providing healing and spiritual services. Investor opportunities are abundant.

## MORE COTACACHI RESOURCES

In addition to our [Cotacachi resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Cotacachi Living](#)
- [Pro-Ecuador](#)
- [South American Living](#)

# 37 - SAN CRISTOBAL, GUATEMALA

One of the largest cities in Guatemala, Ciudad San Cristobal is located in the Mixco municipality, in the highlands of Guatemala. The modern city stretches 10 square kilometers, and is connected to Guatemala City by a series of bridges over a deep gorge. The Mixco region is famous for the well-preserved Mixco Viejo archaeological site, dating back to the thirteenth century.

San Cristobal's breathtaking mountainous landscape of rich biodiversity and cultural heritage, volcanoes, rivers and lakes is a majestic backyard for expat explorers, naturists and conservationists. The cost of living is still much lower here than most other developed areas. Direct access via Guatemala City's La Aurora International Airport is one of many modern conveniences that make living in the San Cristobal area so appealing. High-tech healthcare and medical facilities are also available.



**Population: Just over 6,129**

**Average Annual Temp: 66°F**

Affordability (7 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (4 of 10)

*Higher scores are better for all 3 categories*

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Expats can choose from luxury single-family homes in gated secure communities to golf-course villas and condos, and planned developments with green areas and walking

trails. San Cristobal offers a range of choices for any budget, including small farms and commercial properties.

## MORE SAN CRISTOBAL RESOURCES

Here are a few other great sites to help you dig deeper.

- [Discover Share Inspire](#)

# 38 - CAYO, BELIZE

The Cayo District in western Belize is home to the nation's new capital city of Belmopan. This "Belizean frontier" is made up of multicultural communities, including the twin towns of San Ignacio and Santa Elena, and Central Farm Village. This area has some of the most scenic tourist attractions in Belize. Eco tourists come to explore the lush jungles, roaring waterfalls and winding rivers, and the Mayan ruins. A variety of hotels, stores, restaurants, and a vibrant nightlife add to Cayo's upbeat charm.

Cayo offers expats a lower cost of living than Corozal or Ambergris Caye. It is home to two universities and the first American school for children of diplomats and expats. Expats spend their days mountain climbing, exploring archaeological sites and ruins, caves and waterfalls, and hiking in the jungle. Golfing and horseback riding are also favorite past times.

Cayo's real estate market offers expats and investors an attractive selection of well-priced existing homes, large riverfront lots, and prime parcels for residential developments and eco-resorts.



**Population: Just over 36,455**

**Average Annual Temp: 83°F**

Affordability (6 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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## MORE CAYO RESOURCES

Here are a few other great sites to help you dig deeper.

- [Best Of Cayo](#)
- [Belize Adventure](#)



# 39 - CABO SAN LUCAS, MEXICO

Cabo San Lucas, Mexico is a popular vacationer's paradise just off the southern tip of California. Bordered by the Sea of Cortez and the Pacific Ocean, the peninsula offers a diverse landscape of long wide beaches, expansive desert terrain, and cool mountains and valleys. World-class resorts and hotels lure vacationers with the finest in luxury accommodations.

Loads of expats also call this tourist hotspot home. The weather, location and relatively lower cost of living are tremendous selling points. Just 2-1/2 hours by air from Southern California, or a drive across the border, make for an easy move. Expats enjoy the Mexican culture and values in Cabo, yet appreciate its U.S. influences, modern infrastructure, and safety record. Cabo is a prime location for the active-lifestyle expat.

U.S. investors are swarming Cabo's real estate market. Land and property prices are on the rise, but prices remain affordable comparatively speaking. Expats can choose from a vast inventory of homes in new developments and well-established expat communities. Prices vary drastically depending upon geographic location.



**Population: Just over 68,000**

**Average Annual Temp: 88°F**

Affordability (4 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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## MORE CABO SAN LUCAS RESOURCES

Here are a few other great sites to help you dig deeper.

- [Go Cabo](#)
- [Cabo San Lucas Blog](#)

# 40 - TAMARINDO, COSTA RICA

Tamarindo is a beach town ideally located on Costa Rica's northwest Pacific coast. The busy two-mile stretch of white sand is a top tourist destinations in Costa Rica. It hosts a multicultural community and several international surf competitions throughout the year.

A one-hour jaunt from Daniel Oduber International Airport in Liberia, Tamarindo is easily accessible. The surf town is also popular for its vast national marine preserves and wildlife estuaries. Expats select Tamarindo for it's solid infrastructure, modern conveniences and relaxed, family-oriented lifestyle. Activities include surfing, fishing, sailing and windsurfing, snorkeling and canoeing, exploring mangroves, horseback and ATV riding, canopy tours and ziplining, golfing and deep sea excursions.



**Population: Just over 3,500**

**Average Annual Temp: 84°F**

Affordability (4 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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Real estate prices and cost of living are higher in Tamarindo than in other parts of Costa Rica. But it still offers many attractive real estate options for expats and investors.

Luxury residences and villas and condos in gated communities are available. For expats who wish to grow their own foods, there are small farms available in the area.

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## MORE TAMARINDO RESOURCES

In addition to our [Tamarindo resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Affordable Costa Rica Reality](#)
- [Tamarindo Beach Info](#)
- [Remax Ocean Surf & Sun](#)

SEE TAMARINDO REAL ESTATE LISTINGS

# 41 - QUITO, ECUADOR

Quito, Ecuador seemingly crowns the top of the world at 9,350 feet. The sophisticated modern city is the highest official capital city in the world. An UNESCO World Heritage Site, Quito offers dramatic ancient environs alongside upscale business districts and impeccable mountain vistas.

Quito's large expat community enjoys many attractive Ecuadorian tax and other incentives. Medical facilities offer excellent care and treatment is inexpensive. The cost of living is much less expensive than in the U.S. And the U.S. Dollar is the official currency. Quito's new Mariscal Sucre International Airport provides superlative access. Modern public transportation options and multi-use paths make it easy and inexpensive to get around the city. Quito's moderate Andean temperatures make it an ideal location for expats who appreciate a cooler climate, a unique blend of culture and heritage, and a healthy lifestyle.



**Population: Just over 1,600,000**

**Average Annual Temp: 66°F**

Affordability (7 of 10)

Real Estate Prediction Meter (2 of 10)

Quality of Life (3 of 10)

*Higher scores are better for all 3 categories*

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Real estate prices range from very inexpensive to a bit pricey for prime upper-class residential properties on the outskirts

of Quito. Even so, property prices are a real bargain and property taxes are very low. Choices are unlimited.

## MORE QUITO RESOURCES

In addition to our [Quito resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [The Ecuador Gringo](#)
- [Quito.Com](#)
- [Life in Quito](#)

[SEE ECUADOR REAL ESTATE LISTINGS](#)

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# 42 - VOLCAN, PANAMA

Located in the mountains of the Chiriqui province, Volcan has everything there is to love about our #3 pick, nearby Boquete: great weather, beautiful scenery, accessibility, and good infrastructure. Yet it's cheaper, more rustic, and offers a more authentic Panamanian experience.

A peaceful farming community with a quaint atmosphere and excellent growing conditions, it's also a great place to enjoy the outdoors. The region offers the perfect conditions for hiking, mountain biking, and whitewater rafting. It's also adjacent to Volcan Baru, Panama's highest peak, where hikers can take advantage of panoramic views of both the Pacific and Atlantic Oceans.



**Population: Just over 11,000**

**Average Annual Temp: 68°F**

Affordability (6 of 10)

Real Estate Prediction Meter (7 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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Like its low cost of living, Volcan's real estate prices are also surprisingly affordable. And there's a variety of options, from homes for sale to large tracts of land for those who want more of a blank slate. Due to increased interest in the area, as well as the newly expanded airport in nearby David, property values have been steadily rising in recent years.

## MORE VOLCAN RESOURCES

In addition to our [Volcan resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Panama for Real](#)
- [The Panama Adventure](#)
- [ParadisePanama.Net](#)

[SEE PANAMA REAL ESTATE LISTINGS](#)



# 43 - CAYE CAULKER, BELIZE

Caye Caulker is the perfect place for anyone who's looking for a tropical island that hasn't yet been over-developed and still has a truly laid-back lifestyle. This small island (roughly 5 miles wide by 1 mile long) just off the coast of Belize in the Caribbean Sea has become a haven for tourists, backpackers, and windsurfers. Though the primary mode of transportation is walking, golf carts and bicycles can also be rented.

The sea has always been essential to the livelihood of the locals in Caye Caulker. Lobster fisheries have been a major industry since the early 20th century. Great seafood is readily and cheaply available at any number of the small restaurants and hotels on the island.



**Population: Just over 1,300**

**Average Annual Temp: 77°F**

Affordability (4 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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The outlook for Caye Caulker is definitely positive. Being only twenty minutes from Belize City, getting here by either high-speed water taxi or small plane certainly makes connecting to and from the US a simple matter. Property on the north end of the island has already been partitioned into lots and, as tourism continues to grow, the potential for a strong return on investment is good.

## MORE CAYE CAULKER RESOURCES

Here are a few other great sites to help you dig deeper.

- [Go Caye Caulker](#)
- [Belize Travel Magazine](#)
- [Living in a Tropical Paradise Life in Caye Caulker](#)



# 44 - PLAYA HERMOSA, COSTA RICA

Not be confused with the “other” Playa Hermosa, in Guanacaste, on Costa Rica’s Gold Coast, this laid back surfing town is located just south of Jaco. Known for having some of the best beach breaks in the world, there are weekly surfing events for those who want to challenge these epic waves. There is also an annual competition that attracts wave riders from all parts of the globe.

In contrast to all the adrenaline-fueled activities, this secluded village also has six miles of black sand beach where visitors can escape the frantic pace of larger tourist areas. There are a number of small hotels and hostels in Playa Hermosa as well as several beach-side restaurants. For more amenities, such as shopping, banking, etc. Jaco is an easy ten minute drive away.



**Population: Just over 1,000**

**Average Annual Temp: 82°F**

Affordability (6 of 10)

Real Estate Prediction Meter (6 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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**VIVA**TROPICAL  
RADIO

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Costa Rica has continued to be one of the best locations for retirees, expats, and investors. Playa Hermosa is primed to grow as new construction projects near the village promise to add to the number of tourists and expats looking to experience and own their own piece of the pure life.

## MORE PLAYA HERMOSA RESOURCES

In addition to our [Playa Hermosa resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Nicoya Peninsula](#)
- [Costa Rica Travel Blog](#)
- [Surf inn Hermosa](#)

SEE COSTA RICA REAL ESTATE LISTINGS

# 45 - EL VALLE, PANAMA

El Valle de Anton, more commonly known as El Valle, may be one of the most unique spots in the world. It is the second largest volcanic crater on the planet and the only one that is inhabited. Located just two hours from Panama City, El Valle is known for its volcanic hot springs whose mineralized waters are said to contain healing powers. It also enjoys incredible biodiversity year-round climate that is almost spring like. It is also home to the nearly extinct Golden Frog.

The rich volcanic soil makes for great growing conditions. Fresh fruits and vegetables are available at the town market. Hiking, nature tours, and bird watching are some of the activities visitors can enjoy.



**Population: Just over 6,500**

**Average Annual Temp: 80°F**

Affordability (7 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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Investing in El Valle could be a very lucrative proposition. The area has become well known to wealthy residents of Panama City looking for a scenic and serene vacation spot, as well as expats seeking to find a rustic environment coupled with a healthy, unhurried lifestyle that is in balance with the natural surroundings.

## MORE EL VALLE RESOURCES

In addition to our [El Valle resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [El Valle de Antón](#)
- [El Valle Information](#)
- [Butterfly Haven, El Valle, Panama](#)

# 46 - LA CEIBA, HONDURAS

La Ceiba, Honduras is known as the “Entertainment Capital” and the “Eco-Tourism Capital” of Honduras. Located on the country’s northern coast, this port city has become one of the principal destinations. Each May, the city holds its Grand Carnaval Internacional de La Ceiba, the largest celebration in Central America, with over half a million visitors.

With its close proximity to the beach, a vibrant and exciting nightlife, international airport, and regular ferry services to the Bay Islands, including Roatán and Utila, it is small wonder that tourism is a crucial part of the city’s economy. The natural beauty of the surrounding area, including the majestic Pico Bonito National Park with its lush rainforests, waterfalls and some of the top eco-lodges in the world make it a great jumping off point for adventure.

The outlook for development and investing in La Ceiba is promising. The strong tourist trade creates a ready demand for quality rental housing. While not the ideal destination for those expats or retirees seeking a quiet, contemplative lifestyle, La Ceiba’s up tempo



**Population: Just over 114,277**

**Average Annual Temp: 87°F**

Affordability (7 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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vibe is perfect for those individuals looking for a place to party and to explore the natural wonders nearby.

## **MORE LA CEIBA RESOURCES**

Here are a few other great sites to help you dig deeper.

- [\*\*La Gringa Blogcito\*\*](#)
- [\*\*Honduras Real Estate\*\*](#)
- [\*\*Real Estate Solution\*\*](#)

# 47 - SAN LUCAS, GUATEMALA

San Lucas is unique among the small villages that are on the shores of Lake Atitlán, which Aldous Huxley once called “the most beautiful lake in the world.” This tiny settlement (roughly 15,000 people) is almost entirely Kaqchikel Mayan who settled in the region in the late 15th century. As a result, it’s perfect for expats and retirees seeking a more rustic and basic way of life, free from the tourist trappings.

Surrounded by lush vegetation, coffee plantations, and sitting in the shadow of Volcán Tolimán, the climate has been referred to as an “eternal spring”, with moderate temperatures throughout both dry and rainy seasons. San Lucas is also known for the work of the San Lucas Mission, one of the best known in Guatemala. Since its founding around 1584, the Mission has been devoted to the total betterment of the individual, mentally, spiritually, and physically.

There is steady improvement in the investment outlook for San Lucas and other villages surrounding Lake Atitlán. As the political situation in Guatemala has stabilized, there is a renewed effort



**Population: Just over 17,959**

**Average Annual Temp: 72°F**

Affordability (7 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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to attract investors and developers to the region. Infrastructure improvements are also increasing the marketability and access of these communities.

## MORE SAN LUCAS RESOURCES

Here are a few other great sites to help you dig deeper.

- [Terra- X Real Estate Guatemala](#)
- [Our Man in Antigua](#)



# 48 - OMETEPE, NICARAGUA

Formed by the twin volcanoes of Concepción and Maderas in the middle of Lake Nicaragua, Ometepe is the largest island in the Lake and certainly the most fascinating. Believed to have been settled sometime between 2000 BC and 300 BC, it is known for its rich biodiversity and abundant archeological sites (over 1700 petroglyphs have been discovered). As a result, it's a great place to explore, discover ancient cultures, and enjoy the beauty and the bounty of the lake.

Ometepe has captured the imagination of all who see the majestic peaks that form the island, including Mark Twain who wrote about it at length in his commentary on Central America, *Travels with Mr. Brown*. The residents of Ometepe celebrate more folk festivals than anywhere else in Nicaragua making it a great destination to truly experience a local culture. Eco-tourism has become a growing industry especially since UNESCO designated Isla Ometepe as a Biosphere Reserve in 2010.

Largely undeveloped, Ometepe offers exciting possibilities for expats, retirees, and investors who are interested in finding a location where a sustainable lifestyle meshes well with history and natural beauty.



**Population: Just over 29,683**

**Average Annual Temp: 86°F**

Affordability (8 of 10)

Real Estate Prediction Meter (2 of 10)

Quality of Life (6 of 10)

*Higher scores are better for all 3 categories*

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## MORE OMETEPE RESOURCES

Here are a few other great sites to help you dig deeper.

- [Retire Nicaragua](#)
- [Nicaragua.com](#)
- [Ometepe Coffee](#)

# 49 - MEXICO CITY, MEXICO

This bustling metropolis is an important hub for expats, retirees, and investors alike. As the capital of Mexico, and the largest city in North America (estimated at over 9 million people), Mexico City combines the convenience of modern day amenities, colonial ambiance, historic and cultural sites, with great entertainment options and a wide range of accommodations, making it one of the most desirable locations in Latin America.

Mexico City has always been the center of the Mexican universe. From its pre-Columbian glory as Tenochtitlan, capital of the Aztec Empire, to the seat of power in New Spain (Mexico), to becoming one of the richest metropolitan areas in the world, this lively urban center has everything one would expect of a cosmopolitan location blended with old world charm.

The outlook for investing in Mexico City is good. As the city continues to reinvent itself as a cultural and culinary hub, and one of the most liberal cities in Central and South America, finding colonial era properties that can be restored has been a major focus of expat activity. New construction projects are



**Population: Just over 8,500,000**

**Average Annual Temp: 60°F**

Affordability (7 of 10)

Real Estate Prediction Meter (4 of 10)

Quality of Life (4 of 10)

*Higher scores are better for all 3 categories*

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also creating opportunities to grow positive returns on initial expenditures.

## MORE MEXICO CITY RESOURCES

Here are a few other great sites to help you dig deeper.

- [The Maji Chronicles](#)
- [Mexican at Heart](#)
- [Expatrially Mexico](#)

# 50 - LAKE YOJOA, HONDURAS

Next on our list is the region in and around Lake Yojoa, Honduras. This lake is the largest in Honduras and is known for its rich biodiversity. With over 800 types of plants and 400 bird species, including the rare Quetzal, this is a prime spot for nature lovers and those looking to live in a truly rustic environment. Fishing has been a staple of Lake Yojoa's economy and some of the finest coffee on the planet is grown nearby in Santa Barbara.

An enterprising microbrewer, D&D Brewery, has worked hard to build up this remote region as a great stopover between the Bay Islands and Nicaragua. The lakeside village of Peña Blanco serves as the transportation point to area. Small hotels and an ATM can be found here.



**Population: Just over 15,000**

**Average Annual Temp: 71°F**

Affordability (7 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (4 of 10)

*Higher scores are better for all 3 categories*

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Lake Yojoa is a great place for those looking to build their own definition of paradise in a tropical, lakeside setting. The rustic atmosphere and limited infrastructure make investment possibilities somewhat more challenging. However, the increasing exposure of the area as a serene getaway could provide opportunities for those willing to undertake the adventure.

## MORE LAKE YOJOA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Honduras.com](#)
- [Where is Honduras?](#)
- [DD Brewery](#)



# 51 - NICOYA PENINSULA, COSTA RICA

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Photo by [This American Girl](#)

**Population: Just over 15,000**

**Average Annual Temp: 81°F**

Affordability (6 of 10)

Real Estate Prediction Meter (7 of 10)

Quality of Life (8 of 10)

*Higher scores are better for all 3 categories*

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The Nicoya Peninsula parallels the pacific coast mainland of Costa Rica, in the Gulf of Nicoya. The densely forested mountain range stretches from the Guanacaste province in the north to the Puntarenas province in the south. Cowboys and cattle roam the quiet countryside, while tourists and expats frequent the pristine beaches and quaint coastal villages.



Daniel Oduber International Airport provides convenient access to the Nicoya region. Tourists visit for some of the best surfing, fishing, snorkeling and watersports beaches in the world. But, there's so much more diversity to experience in this notable "blue zone." From tropical dry forests and lush rainforests, mangroves and turtle nesting grounds, to subterranean caves, and numerous nature and wildlife preserves, activities are endless year round.



Photo by [This American Girl](#)



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Photo by [This American Girl](#)



**Listen to a conversation** about the Nosara Real Estate Market. You will learn about building costs, where to invest, and why Nosara. Starts at 1:01:50

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Popular coastal towns, including our #1 pick Nosara, offer well-established expat communities and new developments. And expat numbers continue to rise throughout the region. The Nicoya Peninsula's wide range of real estate and investment opportunities includes ocean view lots and golf-course condominiums, luxury estates and single-family country home sites. Prices vary depending on location.

## MORE NICOYA PENINSULA RESOURCES

In addition to our [Nicoya Peninsula resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Nicoya Peninsula](#)
- [Surf Inn Hermosa](#)

# 52 - GUAYAQUIL, ECUADOR

The historically significant Spanish shipping hub of Guayaquil is Ecuador's largest city and financial hub. The port city has long since been more than just a leaping post for Galapagos tourists. Following massive revitalization and restoration efforts, Guayaquil has experienced a population explosion and is fast becoming a top consideration for expats.

Working expats are answering the call of international companies establishing new operations in Guayaquil. The tropical savanna climate and dry winters are certainly attractive to many North Americans and Europeans. But the cosmopolitan city's colonial underlayment, combined with a contemporary flair, is also appealing. History, museums, nightlife, shopping districts, river walks and greenbelts, combined with exceptional economic promise, make Guayaquil a shining star for city dwelling expats and luxury real estate investors.



**Population: Just over 2,279,000**

**Average Annual Temp: 87°F**

Affordability (8 of 10)

Real Estate Prediction Meter (3 of 10)

Quality of Life (5 of 10)

*Higher scores are better for all 3 categories*

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Urban housing options in Guayaquil are comparable to New York City. But property taxes, medical expenses, cost of living and entertainment prices are substantially cheaper across Ecuador than in the U.S. There are a number of popular expat communities outside the city center, and many new suburban developments are emerging.

## MORE GUAYAQUIL RESOURCES

In addition to our [Guayaquil resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [Life in Ecuador](#)
- [Discover Cuenca Ecuador](#)
- [EcuadorExplorer.Com](#)

[SEE ECUADOR REAL ESTATE LISTINGS](#)



# 53 - UTILA, HONDURAS

Utila is a tiny Caribbean island off the north coast of Honduras. Not far from La Ceiba on the mainland, it's bordered by the second largest barrier reef on the planet. Approximately 3500 locals and expats host scuba diving tourists from around the world. The island has a party atmosphere of live music festivals, billfish rodeos, beach parties and nightlife.

Utila's tourist trade yields a vibrant, healthy economy. This is a great spot for expats who desire an authentic Caribbean experience and an off-the-grid lifestyle. The island is accessible by boat, ferry or small aircraft. Dive shops, bars, restaurants and hotels are all locally-owned. The community traverses the island on foot, or by golf cart, quad, scooter or bicycle. The island boasts over 60 dive sites, including caves and shipwrecks, and a research center that studies whale sharks.



**Population: Just over 3,500**

**Average Annual Temp: 85°F**

Affordability (7 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (7 of 10)

*Higher scores are better for all 3 categories*

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HGTV recently featured Utila in its Half-Price Paradise series. Real estate here is a real deal. It's affordable to purchase raw acreage on the beach and ideal commercial development lands. Utila also offers existing single-family homes with private docks, beachfront and ocean view homes, as well as a variety of rental income properties.

## MORE UTILA RESOURCES

Here are a few other great sites to help you dig deeper.

- [Utila Guide](#)
- [Utila Real Estate](#)
- [My Roatan – Adventures in Creating Nirvana](#)

# 54 - LA LIBERTAD, EL SALVADOR

La Libertad, in Santa Elena Province, is one El Salvador destination that's serious about cleaning up its past reputation as a risky place to be. The famous Punta Roca surf break has attracted dedicated surfers worldwide. And just 25 miles outside the capital city of San Salvador, it's long been an excursion for city dwellers. But now, expats and foreign investors are having a more serious look.

La Libertad has transformed its Malecon district into an inviting world-class attraction. Artwork anchors the well-lit pedestrian areas leading to fine dining establishments, the famous fish market, hotels, cafes and bars. The area is well patrolled, and secure parking is available. Visitors still come for the surf and coral reefs, but they also come for the amphitheater, skatepark and convention center.

Budget-minded expats and real estate investors can snag La Libertad's prime seaside real estate at low prices. Beachfront lots, houses, condos and businesses are for sale. Naturally, the best bargains are a couple blocks off the waterfront.



**Population: Just over 35,997**

**Average Annual Temp: 83°F**

Affordability (7 of 10)

Real Estate Prediction Meter (1 of 10)

Quality of Life (2 of 10)

*Higher scores are better for all 3 categories*

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## MORE LA LIBERTAD RESOURCES

Here are a few other great sites to help you dig deeper.

- [Ast Surf Hotel](#)
- [El Salvador Travel Network](#)
- [Surfing El Salvador](#)

# 55 - PLAYA EL TUNCO, EL SALVADOR

Playa El Tunco is a popular surf beach just west of La Libertad, El Salvador.

It features four surf breaks of varying difficulty: La Bocana, Bocanita, Sunzalito and Sunzal. El Tunco's proximity to the revitalized Malecon district in La Libertad makes it an even more desirable location for expats.

New accommodations are popping up in Playa El Tunco. Surfers can choose from a variety of lodging choices just steps from the waves. Panoramic views from the bluffs, privacy and tranquility may lure expat surfers away from the beach. Numerous world-class surf spots, coral reefs, oceanfront restaurants and bars are all accessible by car in a matter of minutes.

Strong revitalization efforts in La Libertad have influenced rejuvenation and increased tourism in El Tunco. New businesses are investing in the area. Oceanfront homes and land prices are low and plentiful. Expats and investors can select from single-family homes in gated communities, to oceanfront villas and condos, to private luxury estates with ocean views.



**Population: Just over 1,000**

**Average Annual Temp: 84°F**

Affordability (7 of 10)

Real Estate Prediction Meter (1 of 10)

Quality of Life (3 of 10)

*Higher scores are better for all 3 categories*

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## MORE PLAYA EL TUNCO RESOURCES

Here are a few other great sites to help you dig deeper.

- [Surf Libre](#)
- [El Salvador Travel Network](#)



# 56 - BELIZE CITY, BELIZE

Belize City, the commercial capital and Caribbean cruise ship port of call, is located on the eastern coast of Belize. Once lost in its history as the nation's original capital, the battered city is gradually regaining its dignity.

The official master economic development plan is well underway with the fresh face of the Belize Tourism Village. Preservation efforts are progressing for many of the historical government buildings, museums, cathedrals and other important tourism sites. But one of the most important economic underpinnings is the expansion of the Philip Goldson International Airport and interconnecting highways. These improvements are anticipated to improve Belize City's appeal for both tourists and expats.

Given the investment incentives offered by Belize, and the political commitment to infrastructure improvements and cultural heritage preservation, Belize City property values are expected to rise. New development properties near the airport are being offered and new home developments are planned. The timing is right for expats and investors inspired by a Central American destination city on the mend.



**Population: Just over 57,169**

**Average Annual Temp: 86°F**

Affordability (6 of 10)

Real Estate Prediction Meter (2 of 10)

Quality of Life (3 of 10)

*Higher scores are better for all 3 categories*

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## MORE BELIZE CITY RESOURCES

Here are a few other great sites to help you dig deeper.

- [Belize Real Estate](#)
- [Best Belize Blog](#)
- [Belize Adventure](#)

[SEE BELIZE CITY REAL ESTATE LISTINGS](#)

# 57 - DAVID, PANAMA

David, Panama, the capital of the Chiriqui province, is a major hub for transportation and commerce. Yet while it's Panama's second largest city, its low population density and smaller-scale buildings allow for more of a small-town feel.

Because of its location and accessibility, David the perfect jumping off point for experiencing all of the amazing attractions in the Chiriqui province and surrounding areas. There's Volcan Baru, the nation's highest peak; the popular mountain town of Boquete; the islands of Boca Chica; and the Costa Rican border, all less than an hour away!

David has the dual benefit of offering nearly first-world amenities and services, but without the crowds and high prices. And its newly renovated international airport now affords access to travelers from all over the world, which has also resulted in a steady increase in property values in the area.



**Population: Just over 145,000**

**Average Annual Temp: 91°F**

Affordability (8 of 10)

Real Estate Prediction Meter (5 of 10)

Quality of Life (2 of 10)

*Higher scores are better for all 3 categories*

**HOW TO GET GREAT REAL ESTATE DEALS**

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**Want to learn** about Panama Residency, Real Estate prices, or what it is like to build a house? [Check our podcast here](#)

[Grab it on iTunes](#)  
[Grab it for Android](#)

## MORE DAVID RESOURCES

In addition to our [David resource page](#) that has all sort of articles, here are a few other great sites to help you dig deeper.

- [The Panama Adventure](#)
- [Finding MySelf in Panama](#)

[SEE DAVID CITY REAL ESTATE LISTINGS](#)

# NEXT STEPS

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## ADVENTURERS WANTED

We hope you have found the Top 57 Places to Live & Invest in the Tropics to be both helpful and entertaining!

As you continue your exploration of the tropics we'll send you some information that will help in your quest. So keep an eye on your inbox for that.

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