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Retirement Index 2020

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Best Coastal Escapes And Mountain Retreats

Top Destinations With Thriving Expat Communities

Small-Town Lifestyles And **Big City** Living

BEST PLACES To Retire Overseas This Year

Tips For Purchasing Real Estate Overseas World's Best Family-Friendly Destinations Best Spots For Golfing And Fishing

Most LGBT-Friendly Havens Countries With Little To No Crime

PLUS

At-A-Glance Comparison Charts For Everything From Real Estate Affordability, Climate, And Taxes To Local Entertainment Options, Recreation, Fully Itemized Budgets, And Much, Much More...



Overseas Retirement Index Published by Live and Invest Overseas Calle Dr. Alberto Navarro, Casa #45, El Cangrejo, Panama City, Panama

Founding Publisher: Kathleen Peddicord • Editor-in-Chief: Kat Kalashian Managing Editor: Sophia Titley • Graphic Designer: Cristian Landero

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PUB NOTE Furthering Your Diversification In The Year To Come

Dear Overseas Living Letter Subscriber,

As another year comes to an end, reflect back to see what steps you took in creating or expanding your personal freedom plan. Whether it was opening a bank account (even in your home country) or establishing residency or making an investment in another currency, each action gets you that much closer to being able to live a freer life.

That's never been clearer to me than the last few weeks in Paris with labor strikes making it difficult if not impossible to get around the city. For us, it has been a minor nuisance at times, but it's been a major nuisance for the locals. Getting to work, going shopping—both to the grocery store and for Christmas, and doing anything that is too far to walk to has been difficult for them.

We arrived in Paris the first day of the strikes. The airline offered free date changes to anyone who wanted them, but our plan was to be in Paris for Christmas with the kids. We didn't have to come, though. Having the option is part of our overall freedom plan.

Being in Paris during the strikes, getting to the office is possible but not worth the time. We've

worked from home. Another freedom option. Groceries and Christmas presents were delivered. A benefit of modern commerce and having more than one credit card when one gets shut off because you're buying online in Paris.

If the strikes and protests end up expanding and causing our time in Paris to become uncomfortable, we can return to Panama or some other country where we have planted flags.

As the world gets more complicated and unstable in developed Western countries, putting your freedom plan in place is ever more important. Looking forward to 2020, what next steps will you do to add to the ones you accomplished in 2019?

Keep planting your seeds and watch your freedom grow.

Kath PD

Kathleen Peddicord

How The Survey Works

Each year, we compile our Overseas Retirement Index, grading each of our favorite destinations to see how they stack up against one another in various criteria we feel are most important for expats: ease of residency and real estate purchase, quality of health care, English spoken and expat community, things to do, cost of living and of real estate, infrastructure, taxes, environment, climate, and crime.

We are harsh graders, not holding any punches when a place doesn't make the cut, and we're not willing to compromise on that front. This year's Index includes the detailed report cards and budgets that loyal readers have come to expect of this report each year...

In order to help you tailor your decision making process, we've identified the Best Ofs for each hemisphere in five categories:



Beaches and Islands



Historical Destinations



Small Towns



Mountains and Highlands



Cities

Within each of these categories, we've picked the top options the world has to offer.

How The Grading Works...

We give report cards for each destination, giving the place a grade in 13 categories that are the most important considerations for potential expats.

Here's how they break down and how we come up with our grades for each...

Cost Of Living

"How much money do I need to retire?"

This is probably the most frequently asked question to our mailbag and from attendees at our conferences.

But thinking about your retirement from this perspective is backwards.

Here's what we'd recommend, instead...

Imagine your ideal lifestyle. Then look at the numbers in that context. Where will the budget you've got buy you the lifestyle you're looking for? You can also think about your pension and other sources of income that will help you live day to day.

Of course, there are places all over the world where you could live a better life than you do now—and at a very affordable price. But how you manage to do this successfully comes down to your own definition of a good lifestyle—and matching that with the right location.

As you figure this out, you need to be completely honest with yourself. Be prepared to compromise. But don't try to tell yourself that you can do without all the things you love or you'll end up miserable in your own home...

Likely one of the primary additional costs that we have not included in our basic budgets is a travel budget be it for exploration in your new home or trips back to your old one. This is another thing to consider and be honest about—do you need an annual visit back to the family?

For our basic cost-of-living budgets, we considered the following costs:

- Rent for an unfurnished, midrange, two-bedroom apartment of about 75 to 80 square meters;
- Basic groceries for a couple;
- Electricity;
- Water;
- Gas (for cooking or heating, not for transportation);
- Cell phone
- Cable and internet (these services are most often bundled in a package);
- Entertainment (eating out once a week, two weekly visits to a local watering hole, and a trip to the movies every month).

As much as possible we've tried to set a standard for the **Rental** fee examples we give. In each case the rental average is based on an unfurnished two-bedroom apartment or house. We also tried to control for location as much as possible, each example representing a part of town that expats tend to live in.

Many of the destinations on our list this year lend themselves to living car free. Our **Transport** costs take into account the cost of a couple's making use of whatever public transportation is available. If none is, we've indicated where you'll need a car and what residents report spending per month on average.

Our budgets have taken a few basic outings into account for the **Entertainment** line of our budgets. As a jumping off point for you to consider, we've included costs for a couple's movie theater outing per month, one dinner out for two per week, and drinks for two twice a week.

Some of our top picks don't offer move theaters, but we've included the cost for a typical outing you might take in that destination... for example cave tubing or horse riding in Cayo, or a boat ride or fishing trip off Ambergris.

The big cities on our list offer residents a smorgasbord of free activities, but you could, of course, spend plenty enjoying the culture of Paris, for example.

In terms of **Groceries**, we based our costs on a basic shopping basket buying local goods. If you're a stickler for your Aunt Jemima or Jiffy peanut butter, your costs will go up quickly. Many of our picks are also great places to shop markets. Hit the seafood and produce markets for incredible deals on bulk amounts. In some places you can even head to the beach to meet the fishermen as they bring in their catch of the day.

Our extras column includes costs of a part-time **Household Help** (based on two four-hour visits per week) and a basic **Medical Appointment.** In all of our destinations you can head to a clinic or general practice doctor for as much or less than your copay might be back home.

The average Social Security check for 2019 was US\$1,474.77, which acts as a jumping off point for our grading standard. If you can live on US\$1,400 or less in one of our havens, we call that an A grade.

Remember, going overseas can often be a way to live the lifestyle you want at a price you can afford, making your money stretch farther than it might back home—and often for a much more luxurious lifestyle.

Climate

This is a bonus criterion... We don't assign grades for climate, it's just too subjective. You won't find grades for climate in the report cards, but we've made sure to share the most important aspects of the local weather in each case.

What's your perfect climate? Do you like a change in seasons? Would you love to never see snow again, basking in the sun of the tropics? Or would you prefer to live in a fresh mountain climate?

Everyone's idea of perfect weather is different, which makes it difficult to give a location a grade for its climate. So we don't try.

Instead, we offer you our handy chart, <u>Climates Explained</u>, and let you decide for yourself what grade you'd like to assign each haven based on your own preferences.

Health Care

Health care is a primary concern for those retiring overseas and one of the topics we receive the most questions about every year. Unfortunately, there is no quick answer to questions about overseas health care. One size does not fit all, and you'll need to take your personal health concerns and preferences into consideration for every destination on the list.

In some places around the world, it is possible to arrange good, comprehensive health insurance for less than US\$100 per month. In some countries, the cost of medical care can be so low that it can make more sense to pay for it as you need it rather than insuring against it. And, under certain circumstances, health care can even be free. To give you an idea of how much cheaper medical care can be overseas, take a look at the cost comparisons we give for common medications on page <u>325</u> and for common surgeries on page <u>326</u>.

These are all potential upsides of one of the most important, complicated, and personal aspects of retiring overseas.

Have misgivings about getting treatment outside of the United States, period? You shouldn't. The United States is only 37th in the WHO's ranking of health care—and several of our recommended havens for this Index are in the top 25 (Paris, France; Città Sant'Angelo, Italy; Valletta, Malta; Algarve, Portugal; and Medellín, Colombia). Take a look at our list of LIOS' Top 10 Healthiest Havens on page <u>339</u>.

Medical tourism is one of the fastest-growing tourism industries in the world right now. Countries in Latin America, Asia, and Europe are competing to offer advanced treatments and procedures, often performed by American-trained doctors and specialists using state-of-the-art equipment, for a *fraction* of the cost you'd pay in the United States. These countries know that medical costs in the United States are spiraling out of control, and they want your business.

Of course, if you've got issues that require ongoing care, mobility issues, or a handicap these special needs should be factored into your decision process, too. We provide a list of our top havens for handicapped accessibility on page <u>348</u>.

Health care grades in this report are based on proximity to hospitals (that is, those within an hour of the destination) and the quality of care offered.

Entertainment

How do you picture spending your time in retirement overseas? Do you crave museums and café culture...? Taking dance classes or doing yoga on the beach...? Would you feel lost without a weekly trip to the movies or to the opera every now and then?

In this Entertainment section, we cover all the cultural amenities a city has to offer. In this section we're talking about things like museums, opera, theater, classes (university courses, dance, art, etc.), festivals and fairs, historical sites, restaurants, shopping, lectures, libraries, and movie theaters.

In most cases, these things are all present in cities or other large population centers, which means they are often condensed into a small area. In some cases, though, you might not have them all on your doorstep... as long as you can get to it within an hour's drive, we mark it on the chart. Take Bled, Slovenia, as an example—while it ticks the box for many of these items, many of them might be in Ljubljana rather than in Bled itself—with the country's capital a mere 25 minutes from the town, Bled benefits from everything Ljubljana has to offer, which boosts its Entertainment grade.

You could consider this category to include all man-made forms of entertainment, or the things that keep you indoors (as we count golf under Recreation). If high culture is your thing, pay attention to this grade.

We've offered some examples of the entertainment highlights of each destination in their individual writeups, but <u>our chart outlining each city</u> will give you the best indication of what to expect from each.

New to the Entertainment Chart this year, we add the Fine Dining column. Please don't mistake us by thinking if a place doesn't have a check in this column its food is no good. All the places on this list boast mouthwatering delicacies, and in any of them you could easily find excellent restaurants. What we mean is a certain level of sophistication in the dining experience... from the design of the venue and the formality of place setting to the creativity of the dishes and the uniqueness of the ingredients chosen. Think Michelinstarred type of dining.

If lack of access to these kinds of city amenities would be a deal breaker for you, then you'll want to look for a place that rates high for Entertainment...

Recreation

Is your idea of keeping busy more outdoorsy? For many, retirement is a long-awaited chance to escape the confines of the indoors. Imagine having the time and the freedom to wake up and take a long hike and a fitness class on the beach every morning... spend the afternoon catching some fresh fish and grilling them up for dinner... biking to and from the local market to shop every day...

It sounds idyllic, but it's a perfectly realistic lifestyle for many who have found their perfect overseas haven.

In Recreation, we're talking about natural amenities and things that keep you outdoors. Hiking, biking, swimming and water sports, rock climbing, boating, fishing, golfing, birding, dolphin and whale watching, and horse riding are all included in the grade for this section.

If the idea of a life centered on the great outdoors inspires you, you must then give some thought to exactly what kind of nature you'd like to revel in... Tropical beaches and Asian mountain ranges both offer plentiful opportunities to get some fresh air—but those looking to snorkel every day wouldn't be suited to the same destination as a mountain biker.

You could imagine world destinations to be divided into five very basic (and sometimes overlapping) categories: beach, mountain, city, resort town, and rural. Again, this is an oversimplification, but it helps to illustrate in a word what you can expect from each destination we've covered.

We've offered some examples of the recreational highlights of each destination in their individual writeups, but <u>our chart outlining each city</u> will give you the best indication of what to expect from each. In many cases, a destination might offer both beach and mountain recreation, but the destination is more heavily one or the other (perhaps it's a mountain town with a beach an hour away, or vice versa).

In each case, we've indicated all that apply and are available within an hour of the given destination, so don't be mistaken in thinking you could walk out your door, cross the street, and take up any of the activities we mention. The small Italian mountain town of Città Sant'Angelo, for example, offers only a few diversions within its city limits... but just 15 or so minutes away are beaches for swimming, boating, fishing, and mountains for skiing, hiking, and nature watching.

Beach destinations all offer the same diversions... Boating, snorkeling, diving, fishing, and whale watching are all par for the course here. Whale and dolphin watching is possible in several of our picks this year.

Mountain towns are going to offer great opportunities for mountain biking and hiking. Another common distraction in the mountains is bird watching. Keep in mind that just because a place has access to mountains doesn't mean they're necessarily skiable. The Dominican Republic, Mexico, and Portugal have mountains, but they don't get high enough to be snowy in these tropical locations.

Anyplace that offers access to both a beach and mountains gets an A+. Between the two, pretty much every activity under the sun is covered.

Resort towns were created as vacations spots—these towns were built around tourism. Recreation here includes everything you'd expect from a beach town, plus the added benefit of resort amenities—think golf, tennis, shuffleboard and horseshoes, good restaurants, a boardwalk, etc. In one case (Bled, Slovenia), the resort isn't beach based but mountain and lake based. Nonetheless, Bled was developed to attract tourists of many types.

Rural or jungle environments are characterized by their lack of a large population and absence of amenities. In Latin America and Asia, largely uninhabited areas are usually jungle—the rain forest has to be manually kept at bay on town and road borders (no exaggeration). In Europe, where land has been tamed by man for centuries, rural means what you'd expect—you'll be surrounded by farms and fields.

One more thing to consider when you're looking at this grade is that we've marked cities down a bit throughout this category, because all of these grades are relative to the other destinations... we grade nearly everything in this Index on a curve. So while cities appear to have little to offer the outdoorsman, that may not necessarily be true—they may just offer less and different types. Take Paris as an example. Paris has acres and acres of parkland, some of it manicured but much of it wild forest, too. You can play tennis, soccer, basketball or any other sport outdoors as well as indoors, and you can go horseback riding. If that's all you're looking for from the outdoors, a city will suit you just fine.

As with every grade we give in this Index, don't discount the editorial to take the grades at face value. That's not the point of these qualifications. For every single grade we give each destination, there's a bit of background and context to understand.

English Spoken

One of the biggest challenges of retiring overseas can be overcoming a potential language barrier. Simple jobs such as applying for a driver license or buying groceries become much more difficult, while already stressful tasks, like buying property or negotiating with the bank manager, can be overwhelming.

Another important obstacle is becoming part of the local community. It's possible to live in an English bubble in pretty much every destination on this list—Netflix and gated communities make this all the easier—but, presumably, you are looking to move overseas to experience something new in life.

Your life will be richer, more rewarding, and more enjoyable (and significantly less stressful) on a practical level if you feel comfortable communicating in the local language. Scheduling and waiting for the plumber or cable guy... small talk in the elevator... chit-chat with the baker... These little interactions are

opportunities to integrate into your new home, but they can also be the source of unneeded anxiety if you can't communicate.

There's a world of adventure waiting for you when you commit to learning a new language.

Does the challenge of learning the local language inspire or intimidate you? Be honest with yourself. Everyone wants something different out of their move overseas—maybe a new language isn't on your list. If that's the case, don't force yourself into a place where you will become isolated for not speaking the local language.

In that case, there are a few countries around the world that speak English, including Malta and Belize, for example, which are both featured in this Index. For further options, you might want to take a look at our list of English-speaking island destinations on page <u>315</u>.

However, if you're up for it, don't let your age or any other variable get in your way. We've known dozens of readers in their 60s and beyond (sometimes octogenarians!) who have successfully learned new languages for this chapter of their lives.

A	English is the official language or a major language.
В	The majority of the population is bilingual, especially in service and skilled industries.
с	Outside of hotels and tourist attractions, people won't speak much English.
D	You'll be lucky to find people who speak English anywhere.
F	We can all but guarantee that absolutely no one will speak English.

Expat Community

There are generally two ways to go when it comes to choosing your lifestyle overseas: gringo or local. If you choose to go gringo, you're choosing to live where there's a large population of expats like yourself (Anglophiles). If this sounds like what you'd like, we offer a list of <u>five great destinations with thriving expat</u> <u>communities on page 306</u>. You could also wind up in a city full of foreigners from all over the world.

If you want to go local, though, you've got to be up for complete immersion into your new culture.

There are half measures between these two extremes, of course, but make sure you get the real scoop before committing to a place. Know how far you're willing to go to adapt to a new culture and choose a place that you think is within your comfort zone.

Imagine living in a small fishing village where no one speaks English—you'll need to make a big effort to live in a place like this. Now imagine living in a gated community in a beach resort town where everyone speaks English—not so much effort but little authentic experience of your new country. Both routes are valid options, the key is being honest with yourself about what you want from your new home. There are pros and cons to both.

In some destinations on our list, you'll find book and bridge clubs, Rotary Club chapters, and happy hours full of expats much like yourself. In others, though, where there is no expat community, you might have to attend local baseball games or rodeos in order to make friends with locals. In any case, joining clubs and hobby groups is often the best way to make new friends.

Social dancing is still popular throughout much of the world (especially in Latin America, where it's still part of the social fabric of a culture), and this is a popular pastime for expats around the world. Aside from being a physically and mentally stimulating activity, it will allow you to make both foreign and local friends in a fun, lighthearted atmosphere.

And, keep in mind, a lot of types of people from all over the world qualify as expats. In some places, you could find yourself the lone American in a group of Brits, Europeans, South Americans, or a mixed group of folks from all over. Would you find this exhilarating or exhausting?

The "**A**" group for Expat Community is reserved for places with expat populations made up of mostly English speakers.

In the "B" destinations, you won't have any trouble meeting foreigners in these places, but the expat community will be smaller and/or more disbursed with English not necessarily being the mother tongue of most. If you're interested in expanding your social network with a few foreign friends, then these international melting pots could be for you.

"C" locations all have expat populations, but they are either significantly smaller than or not as engaged as the destinations who scored better in this category. What you will find in these locales, no matter what, is a hospitable culture and locals eager to welcome you and help you integrate.

A "D" grade indicates that you're really on your own as an expat living among locals.

Internet

The internet speeds referenced represent the average download speeds that the internet service provider can offer in the given region.

Asaretireeabroad, your internet requirements are probably going to be low. You'll want to check your emails, read news, keep up with sports teams or fantasy football, check your bank accounts, and maybe pay some bills online. You won't have trouble doing those things in any of our top picks this year.

But you may also want to stream movies or TV shows, download files... maybe even trade stocks online. These things require high internet speeds and reliable quality—which can't be guaranteed in all of our destinations this year.

To give you a general idea, 0.5 Mbps is the bare minimum speed you'll need for the Netflix homepage to load... but you're not likely to be able to play anything at that speed. 1.5 Mbps is recommended for streaming, but this would only yield very blocky, pixelated quality. For standard-quality viewing (like you'd enjoy from cable), you'll need at least 3 Mbps. For high-definition viewing you'll need about 5 Mbps, for ultra HD you'll need 25 Mbps.

For Skype, you don't need much at all for an audio call (30 to 100 Kbps—a Megabit is made of 1,000 Kilobits). For a low-quality video call or screen sharing you still need less than a Megabit, but for HD-quality you'll need about 1.5 Mbps, and for group calling you need at least 2 Mbps (up to 8 Mbps if you've got more than seven participants).

So keep the grades for this section in perspective. Although 2/5 sounds like a poor grade, it might offer all that you need—you'd be able to stream Netflix and have a FaceTime call with a 2/5 grade. A 1/5 grade will allow for low-quality streaming, slow downloading, and choppy Skype calls, but it is enough to get by if you're not asking too much of it. A 5/5 would allow you to do everything you do back home at the same speeds... this is what you'd need if you were looking to day trade, for example.

The costs we report in this section refer to the best possible speed in the given location. Keep in mind also that these costs are for internet only, but that internet and cable (and sometimes also phone) packages are much more economical than purchasing these services separately.

Tech-Savvy Travel

Speaking of internet... let the modern world make your life easier overseas.

<u>Check out list of top apps for expats on page 327</u>.

Electricity

The cost in this section are based on electricity and heating and/or air conditioning for a 75to 80-square-meter apartment, monthly.

We're using the same 1 to 5 scale for this section, but in this case a 1 or 2 out of 5 are poor grades, indicating unreliable power of varying degrees. In these places, you'll need to invest in a generator for your house to cover yourself when the main grid can't. A 3 grade is on the fence... you might feel better having a generator in case of emergency... but you might never need to use it. A 4 or 5 means you can expect the power to be as reliable as it was back home, or even more so.

1 experiences outages regularly, and they can last for hours—even days in the worst cases.

2 also experiences regular outages, but they are more likely to happen in rural areas than in populated ones, and they don't last as long.

3 experiences regular outages, but much less frequently (think once a month or less), and rarely for more than an hour. Outages in these places may also get much worse during certain seasons—rainy season, winter, or summer.

4 out of 5 indicates that electricity might rarely go out during a thunderstorm, for

example, and outages would be more likely to affect rural regions.

5 out of 5 indicates a perfectly stable power source—think Manhattan... if there were a blackout, it would mean something really serious happened to affect the grid, and it would make the news.

Domestic Access

Number and quality of roads, maintenance of roadways, and availability of public transportation are taken into account for this section. We also talk here about if you might need your own car or would be better off without one (in cities with lots of affordable public transport options, for example).

We're talking specifically about getting around for basic needs, but keep in mind you'll probably want to do some exploring in your new home. While you may not need a car in a given destination (and it may make sense not to own one), you may decide to enjoy the freedom of owning a car and the ability to travel around the country at will.

Alternatively, it may be cheaper and easier to live in your new home without a car. You can still get around using rental cars, buses, and domestic flights. Assume that all the following destinations are on bus routes and within couple hours (or less) of a local airport.

Infrastructure

For this overall grade we consider internet speed and cost, electricity cost and reliability, and domestic access—how easy is it to get around within this destination.

Access To North America

Distance to a major international airport, number of direct flights to the United States and Canada, number of airlines serving the country, and length of flights to North America are our main factors for this category. We've used the largest international airport within three hours of the destination in each case.

Generally speaking, our grades break down as follows:

An **A-level** grade means the haven is close to the United States and Canada (that is, in the Northern Hemisphere of the Americas).

B-level grades mean it's either in Europe or the Southern Hemisphere of the Americas, but offers direct flights to North America.

A **C-level** grade indicates Europe or the Americas Southern Hemisphere without direct routes to North America, or an Asia destination with a direct flight option to North America (long flight time, but more convenient than having to make connections).

D-level grades are reserved for the farthest of our havens that have no direct flights to North America—namely, those in Asia.

Environmental Factors

Everyone wants a clean place to live. Whether it's a white-sand beach, a hilltop village, or a well-maintained city with top-notch recycling facilities, you want your environment to be tidy and cared for.

In some overseas destinations, though, there are hurdles to overcome to achieve the levels of cleanliness that most North Americans are used to. Growing populations, climatic factors, and cultural traditions and quirks all play into environmental conditions to keep in mind for some destinations.

None of the locations on our list this year have *poor* environmental conditions, but a few have some specific issues we've outlined in this section. Aside from these unique problems, there are a few general things that tend to hold true.

Europe is old and has been densely and continuously populated in virtually all regions for centuries—this land is far from untouched. Still, though, cities and municipalities do a good job of keeping themselves clean. People and governments have learned over centuries how to live in a certain amount of harmony

with their land and take responsibility for its care. People in Europe don't litter, because there are trashcans on every corner, and what trash that does make it to the streets is cleaned every morning before dawn. If air pollution becomes a problem, governments are quick to act with public transportation initiatives that combat the problem within a few years. Everywhere has its drawbacks, though... rivers that run through cities, for example, are considered to be badly polluted in most countries.

Pollution, especially littering, is generally a problem in Latin America, and there's little to no education about it in most countries. Governments don't help either... few places have sufficient public trashcans to help curb litterers, garbage collection can be irregular, and recycling initiatives are rare.

Of the countries we cover in Asia, the environmental issues stem from industry in most cases—be it largescale or individual farmers.

This section is graded on a curve. Each grade in this category should be considered relative to other grades in this category.

That is, "**A**" does not necessarily mean perfectly pristine (though in some cases that is the case), and "**D**" is not a failing grade. Each grade merely indicates that there is more or less of an environmental concern in each destination compared with the others.

Crime

We'd never recommend upping stakes and moving somewhere that you'd be in danger. But no city is free of crime, no destination in the world completely safe. Chicago and New Orleans are statistically dangerous places to be, as densely populated areas in many country often are. Petty crime is unavoidable no matter where you go, so it pays to stay sharp—be you resident or tourist.

Every destination on this list is a safe place to visit and live, as any of their happy expats would gladly tell you. Three countries that appear in the Index this year are also on our shortlist of the safest places in the world, find out which they are on page <u>311</u>.

But there is one safety aspect to moving overseas that expats need to keep in mind in many destinations: targeting. In your new home, you are a stranger, an outsider. You may look different or be unable to communicate in the local language, making you even more of a sore thumb. While in many places (our European destinations, especially) this isn't an issue, if you're moving to a Third World country, it can be.

Targeting takes many forms, some of them innocent (or at least not malicious). For example, all foreigners are charged a premium for taxis in any city with unmetered taxis (and even in some metered cabs that tack

on extra charges without you noticing). Haggling in a market, a foreigner will almost never get as good a price as a local would. In Latin America, this is called gringo pricing, and is pretty common, especially for services (mechanics, plumbers, contractors, etc.), and even happens in regular stores sometimes. Another common expat complaint is being asked for loans by neighbors or local friends—certainly not a crime, but, again, a symptom of being targeted for your funds.

Moving to Latin America, you'll likely have more money than your local neighbors, perhaps much more, making you wealthy by their standards. Crimes against expats are usually crimes of opportunity—a window left open, a purse left in the shopping cart, or a car left unlocked. If you don't get a referral from a trusted friend for your new maid, you could find some small items go missing. But these small inconveniences are mitigated by common sense and a trusted network of in-the-know expats and local friends.

If you're living in an isolated area with few neighbors, home break-ins might be a problem, but that's the kind of thing you need to find out while you're still scouting. Talk to those who live in the region—local business people, neighbors, etc.—and try to get the dirt before making a commitment. And, keep in mind, all problems have solutions. If your heart is set on an off-grid home in the jungle, but you're afraid to be so isolated, get a dog and an alarm system. *Voilà*.

Another thing to be aware of is bribery. It's rampant all over the world... it's just more transparent outside of the United States. In Latin America, you'll likely be asked for a bribe within your first month of moving maybe sooner. It could be a cop who pulled you over on the highway, or a lawyer who asks for a "facilitation fee" to speed up your visa application at immigration, or from your contractor who swears you'll never get permission to build your deck without paying Señor X in the permit office his due, his *mordita* (or "little bite").

Paying a bribe is, of course, your own choice... but we strongly recommend against paying any bribe to anyone, ever. Not as a matter of morality, but as a matter of practicality. First of all, once you do, you're forever labelled a payer. That news spreads fast. Once you pay one guy, six more will line up behind him. And what if the person takes your money and doesn't follow through? What recourse would you have?

Read more about how corruption might affect you as an expat on page <u>334</u>.

Whatever you do, don't trust online research about safety overseas. Expat blogs and forums will not offer you an objective or fully informed view. What you'll find will likely be outdated, uninformed, misguided, and ignorant of the truth.

And remember, opportunists live all over the world. Use common sense, keep your wits about you, and keep your expectations in check.

This section is also graded on a curve. Each grade in this category should be considered relative to other grades in this category.

That is, "**A**" does not mean zero crime, and "**D**" is not a failing grade. Each grade merely indicates that crime is more or less of a concern in each destination compared with the others.

Affordability Of Real Estate

Currency fluctuations and positive and negative economic developments are creating opportunities for foreign investors all over the world... Plus, the dollar is enjoying a pretty favorable exchange rate with the euro and many Latin American currencies right now.

In this section we've offered average prices per square meter in each of the destinations we've covered in this year's Index. This survey considers the cost of 75- to 100-square-meter, two-bedroom apartments in each market. This would be a comfortable size for a second home abroad or a retirement residence and an ideal configuration for a rental property in most markets.

The grades in this section are averages for neighborhoods we've deemed expat-worthy... you could, of course, spend much more in every case, but, if you're a good shopper, you might also find costs to be cheaper.

Real Estate Restrictions

In this section, we're looking at how easy it is for a foreigner to purchase real estate in a given country, looking especially at any restrictions imposed on foreigners. Keep in mind, though, that we're not looking at costs here.

As a would-be overseas retiree, buying real estate may not be on your to-do list. In fact, we recommend strongly that all prospective expats take their new location for a rental test drive for at least 6 to 12 months before committing to any kind of purchase.

A Note On Federal Restrictions

Most countries have federal laws prohibiting ownership of certain areas of the country to all citizens. Usually these are coastal laws, ensuring that beaches remain public spaces. We don't indicate these restrictions or take them into account in our grading because they apply to everyone, not just foreigners. But you should be aware of them if you're buying, particularly if you're looking at oceanfront property.

Make sure to educate yourself in whatever country you intend to purchase. Don't take the risk of running afoul of the law simply because you weren't aware of it. Eventually, though, you might decide that you'd like to own a set of keys in your new home—and it's hard to ignore that the world beyond North American shores is loaded with opportunity. No matter how bad things look in the United States or Europe, the proverbial sun is always shining somewhere. Investing in real estate overseas is the smartest thing you could do with your investment capital right now; however, buying property abroad is nothing like buying property back home.

Many people think buying property in another country is a risk-filled quagmire that is too complicated to overcome. Certainly, buying property in a location you're not familiar with requires due diligence and research, but that's true whether you're living in Chicago and want to buy a lake house in Wisconsin or living in Chicago and want to buy a beach house in Honduras. The same "foreign" effects can come into play. *Overseas Property Alert* editor Lynn Mulvihill, our in-house real estate expert, recently penned a great essay on the things you should consider before buying overseas, whether you're purchasing for personal use, buying to let, or buying agriculture. <u>Read this highly informative piece on page 344</u>.

It's your local attorney who can prepare you for specific local pitfalls and risks—especially, for example, title risks. In Nicaragua, for example, there's something called cooperative land. This is land that was given to local communities under the Sandinistas. Maybe it was government land... maybe it was confiscated land. Either way, best to avoid this kind of title altogether. Understanding that before you start shopping will help save you time, money, and maybe disappointment.

Residency

Why would anyone want to become a legal resident of another country? Where should you do this? How do you do this? And how much will it all set you back?

All of these questions may be boggling you right now.

Essentially, if you intend to spend more than a few months a year in a place, you'll need to become a resident. In most cases, being a non-resident means you can only spend up to three months in a country before you have to leave again (in a few cases it's more; check out which generous countries allow you more than 90 days upon entry on page <u>319</u>.

Residency For The Four-Legged Family Members

Concerned about how to seek residency for your furry loved ones?

Fear not, in most counties, it's possible to bring your beloved pets, and in every country we cover in this year's Index, the process is fairly straightforward.

Flip to our article on how to bring pets with you overseas to get the details on brining animals into any country listed in this year's Index.

Some countries make it very easy to become a resident, even offering incentives and benefit packages to foreigners. In fact, some make it so easy, it's as if they roll out the welcome mat for you—peruse these options on page <u>358</u>.

If you intend to pursue residency in another country, both the *why* and the *where* are obvious... and the *how* and the *how much* aren't discriminating factors but administrative practicalities to work through. And what if residency seems like too much of a commitment at this stage? No problem, you can test-drive any location on a tourist visa... and some are

Taxes

First, let's define the various ways that countries tax income. The United States is one of two countries (along with Eretria, Africa) that taxes its citizens on worldwide income no matter where they reside.

One of the big benefits of relaunching your life overseas can be the options and opportunities it can create for you to mitigate (maybe even eliminate) your U.S. tax burden.

Most countries, however, tax income based on residency. If you're living in the country, you're meant to pay taxes to that country on your income. For the American abroad, this means, again, that you can end up with two tax masters. However, with help from the Foreign Earned Income Exclusion, foreign tax credits, and double-taxation and other tax treaties, you needn't end up with an increased tax burden.

Take France ("C") as an example. People generally think that France is a super-high tax jurisdiction. When you do the math, though, you find that, an American living in France, for example, wouldn't likely pay any more in taxes than he would living in the United States.

First, France has a taxation treaty with the United States effectively eliminating the risk of double taxation. Second, in France you have only the central government tax to worry about, no state taxes. In the United States, you have state taxes in most states, and, in some, you also have a county or a city income tax to worry about. Finally, the way that income taxes are calculated in France (it's a complicated and unique system) means that your tax rates are greatly reduced if you're a couple or a family.

Many countries (including, on this list, Brazil, Colombia, France, Indonesia, Italy, Mexico, Montenegro, Portugal, Slovenia, and Vietnam), tax residents on worldwide income. Much of it may be excluded from local taxation, though, thanks to taxation treaties in place between the countries, which decided who gets to tax what, as with the France example.

Ecuador ("B") is another interesting example. Technically, this country taxes residents on worldwide income. They impose a tax on worldwide income... but they don't collect it. For practical purposes, therefore, as a foreign resident in Ecuador, you won't pay taxes on your worldwide income but only on income earned in Ecuador (if you have any). This is the reality, but it's a risk. At any time in the future, Ecuador could decide to invest in the infrastructure necessary to collect the tax they're constitutionally allowed to impose. Another approach to taxation is jurisdictional. This is when a country taxes you on income earned in that country only, even though you're a resident. It is this approach to taxation that creates the biggest opportunity. Residing in a country where taxation is based on the jurisdiction, it's possible to organize your affairs in a way that can reduce or even eliminate your tax burden.

Belize ("A+") is a good example of this approach. As a resident in Belize, you are taxed in Belize only on income earned in Belize. It is easy, therefore, to live in Belize as a retiree and owe no taxes locally.

Countries that take this approach to taxation are referred to as tax havens. The Dominican Republic ("A") also taxes jurisdictionally for the most part. They tax residents on foreign investments and financial gains, but only after three years of tax residency (spending 183 or more days a year in the country).

Another approach a country can take to taxation is referred to as a remittance-based system. This is when a country taxes you only on income you bring into the country. Income earned outside the country and not brought into the country (not remitted) is not taxable. Malta ("A") uses a remittance-based tax system.

One additional tax to be aware is what's termed a wealth tax. This is a tax on your net worth or assets. France and Italy both impose a wealth tax. Depending on your net worth, you can be liable for this tax at some point after establishing residency. In France, though, the wealth tax doesn't become an issue until you've been resident for five years.

Finally, property taxes are treated very differently country to country, even municipality to municipality and some have none at all. We've noted some relevant details in our <u>Taxes At-A-Glance Chart</u>, but possibly the most important thing to know about property taxes overseas is that you must be proactive in keeping up with their payments. Other countries don't deliver you a tax bill every year, you have to go to the local authority to request one. Make sure you're clear on the property tax obligations and how to meet them before buying property in any country.



Without further ado, read on for this year's top picks for retirement overseas... 🌍

Revealed In Full: The World's #1 Retirement Haven... Could this be the perfect spot for you?

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BEACH PICKS

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or some, the dream of living or retiring overseas is all about white-sand beaches, swaying palm trees, and lapping turquoise waters. That is, for some, the fantasy is not of a new life overseas but of a new life on the beach... perhaps even more specifically, the Caribbean.

The trouble is that the Caribbean can be costly. Luckily, the Caribbean doesn't have a monopoly on seaside paradises. Read on for our top four picks for a beach or island retirement—one of which is Caribbean, though a more affordable side of it.

Remember, though, life isn't always a beach when you live on the beach. Along with the sunshine, humidity will be high and constant. Salty sea air is damaging to property of all kinds—don't be shocked when six months in your leather shoes or designer handbags are turning fuzzy with mold, not to mention the rusting and bloating factors to metals and woods, meaning high maintenance costs and regular repairs and replacements. And if you like climate control and indulge in it, air conditioning can be a significant expense.

Grab your swimsuit and sunglasses and dive into the seaside fun in our four favorite coastal Shangri-Las for 2020...



Best Beach Picks Algarve, Portugal

Located at Europe's westernmost tip and boasting 100 miles of Atlantic coastline, Algarve could be Europe's most famous secret. This region boasts Europe's best beaches, Europe's best golf courses, some of Europe's friendliest folk, and Western Europe's lowest cost of living. It's also Europe's newest tax haven.

The Algarve has been an increasingly popular destination for foreign retirees since the end of WWII when a first wave of former British officers fell under its spell. Attracted by a sunny climate many had become used to from service in Asia and the Middle East, they also appreciated its low cost of living, which stretched their pensions and gratuities.

In the 1960s, the charms of the Algarve were discovered by the Beatles and their groupies, who moved in to the Algarve fishing port of Albufeira, still the home of the most authentic fish and chips on the south coast.

And thanks to a long history of dealing with the British Empire for hundreds of years prior, the



Portuguese have been learning English almost since they've had schools. There are plenty of non-British foreigners in the Algarve, too, from Germany, Eastern Europe, Scandinavia, and even the Far East (and they all speak English, as well).

Retirees to the Algarve benefit from the great tide of prosperity and modernization that has swept along Portugal's southern Atlantic coast in recent decades. New roads crisscross the landscape making it far easier than before to move around. Primitive hole-in-the-corner shops have been replaced by ubiquitous supermarkets. Television and telephones have become universal. Airlines from all over Europe now fly into Faro's modern airport, though to reach the United States and Canada you must still go to Lisbon to pick up a trans-Atlantic flight. Medical facilities are also expanding and improving throughout the Algarve. Portimão, Faro, and Lagos all now have major public hospitals. And a private hospital chain called the Hospital Particular has opened near Portimão.

Meanwhile a number of British and German doctors and dentists have opened private practices in the Algarve, although many Portuguese doctors speak excellent English.

Swimming and tennis are year-round sources of recreation, while modern gyms are also starting to appear in the region. But the sport of choice, especially for retirees, remains golf. The Algarve is celebrated for its splendid golf courses.

Silves and Lagoa are two top options in the region that offer history, Old World charm, and spectacular beaches.

BEST BEACH PICKS – Algarve, Portugal



Silves, nestled in verdant valleys on the banks of the Arade River and surrounded by fields of citrus, offers a warm microclimate. It's like summertime all year long. In addition to orange and lemon trees, all around are the olive, carob, and fig trees the region is also known for. Silves' coastal town is Armação de Pêra, with an expansive white sandy beach. Lagoa, with a capital town of the same name, is a much smaller municipality located close to the ocean and boasting 17 top beaches, specifically around the fishing towns of Carvoeiro and Ferragudo.

Lagoa's history is linked to the sea. Carvoeiro and Ferragudo, in particular, are important to the

– BEST BEACH PICKS – Algarve, Portugal



country's seafood and fish-preserves industries. The villages of Estômbar and Porches were important centers in the Islamic and Medieval periods, and Porches is today the center of the region's pottery tradition.

Bottom line, the Algarve offers an opportunity to savor the best of an old-school, Old World lifestyle at a very affordable cost. Here you can enjoy the best the Continent has to offer, from medieval towns and fishing villages to open-air markets, local wine. This is a land of cobblestoned streets and whitewashed houses with lace-patterned chimneys surrounded by fig, olive, almond, and carob trees.

Here on Portugal's Algarve, the seafood is fresh, the people are pleasant, the service is friendly, and the wine is affordable on every menu.

Beyond Europe, the Algarve is largely ignored as a retirement haven. If you're looking for a Continental lifestyle and don't have the budget for France, Italy, or Spain, Algarve could be your answer.

Cost Of Living

Living here, you can embrace the best of a Continental lifestyle on a shoestring budget. The Algarve is legitimately one of the cheapest places in the world to live—and live well—today. The cost of living in Portugal is among the lowest in Western Europe, on average 30% lower than in any other country of the region.

The even better news is that this budget buys a standard of living that has nothing to do with scraping by or making do. Living in the Algarve, even on a limited income or a retirement pension,

– BEST BEACH PICKS – Algarve, Portugal



your days could be filled with diverse and engaging activities, your evenings spent enjoying dinners out with friends.

As Portugal's popularity has expanded considerably in the last two years, prices have increased, but not noticeably, especially if you live a local rather than an imported lifestyle.

And this kind of lifestyle is easy to plug into here, with ready sources of fresh produce, meat, and fish everywhere you go. Within a few minutes' walk of your your apartment, you'll be sure to find numerous mom-and-pop produce and butcher shops where prices are affordable and all the goods are locally sourced.

Says recent Portugal transplant, Jana Oliver, "We spend about 380 euros (US\$432) per month on shopping—36% less than our grocery bill in Atlanta. An added benefit to this savings and convenience is a much healthier diet."

Climate

Thanks to its 3,300 hours of sunshine per year, more sunny days than almost anywhere else in Europe, the Algarve has a longstanding reputation as a top summer destination among



European sun-seekers and a top winter retreat for those looking to escape Northern Europe's coldest months.

The Algarve has the best climate in Europe, meaning the most days of sun, and it also gains from prevailing winds. Between the water and the wind, this region is never unbearably hot and rarely humid.

Temperatures range between about 60°F and 90°F with humidity hovering around 80%. There are really no unpleasantly hot or cold months here, but January and February are the coolest, July and August the warmest.

You won't see any snow here, but you will get some rain, about 21 inches over the course of the year. There's a chance of flooding and earthquakes. While there's a chance of earthquakes here, there hasn't been a serious one in nearly 300 years... although the Great Lisbon earthquake 1755 razed the city, so there is a chance a future earthquake could do damage. Portugal is also prone to flooding and forest fires, the latter being a serious problem in recent years.

Health Care

Portugal has the 9th best health care system in Europe and the 12th best in the world. The hospital network has modern, well-equipped units, and at least 90% of all doctors are English-speaking (in both public and private facilities).

Public health care in Portugal is available to legal foreign residents who are registered with

– BEST BEACH PICKS – Algarve, Portugal

their local medical center. The national health care system guarantees all basic health needs accidents and illness—are covered. Specialty consultations at a public hospital will cost you about 7.75 euros and emergencies about 20.20 euros, an overnight stay will come to about 25 euros.

However, wait times are long in the public system. Most expats supplement the public program with insurance that allows them to visit private facilities. Locally, you could consider Multicare, Médis, or Liberty Seguros. There are many more to choose from; it won't be hard to find one that best suits your needs. Most private hospitals and clinics have agreements with the providers mentioned above.

Insurance plans are not expensive here, Lisbon expat Marta Vouga says, "I pay around 11 euros per month, flat rate. All specialty consultations are at least 50% covered by insurance—meaning you pay less than half the total cost of the appointment. For example, an average specialty consultation costs about 80 euros, but with insurance you'd pay only 35 euros."

As in many European countries, public hospitals (such as the one located at Portimão just 5 miles from both Lagoa and Silves) are normally better equipped for emergency situations than are private hospitals. However, two large private hospital providers own and operate hospitals across the Algarve, with the closest being the Hospital Particular in Alvor. Faro Hospital, its cardiology unit in particular, has earned a reputation for excellence.

Plus, there's something to be said about the Mediterranean diet contributing to the overall public health here. The Portuguese are the biggest fish eaters per capita in Europe. The abundance of sunshine in this part of the world means an abundance of fresh produce, too, also available in the local markets. This diet is said to significantly reduce risk of heart disease and even Alzheimer's... and it's friendly to the waistline, too.

► For full details on all health care and insurance options in Portugal, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Portugal.



Entertainment

There are plenty of museums and archaeological sites throughout Algarve, but not a lot of art museums, though you'll come across plenty of little galleries. The limitations pretty much end there, though, as Algarve does have a symphony, opera, theater, a university, and a library.

Thanks to the high volume of British expats, there is always a film or play to see in English, and there are plenty of interest groups to join if you are looking for company.

BEST BEACH PICKS — Algarve, Portugal



Fatacil, the large fairgrounds in the province, hosts the International Algarve Fair every June, a favorite among locals and expats alike, as is the annual summer fair in August, with daily live concerts. Admission is a just few euros a ticket per day, and you won't find better value for money on a sultry summer night.

The Medieval Fair in Silves is a celebration of the city's roots and features dancers, jugglers, flame-

throwers, fire-eaters, and snake charmers, along with a feast of regional cuisine. Many attend in period costume.

Lagoa is an artistic hub, home to a musical academy, a cultural academy, an arts center, and Portugal's principal foreign newspaper, *The Portugal News*. The musical academy has an active orchestra with musicians ages 8 to 65.

Throughout the year there are open-air jazz and classical concerts, most free. Experience jazz at Lagoa's Sitio das Fontes and local youth concerts at the Lagoa Auditorium. The Arade Congress Centre is the place to come for special events, from a motorcar launch to a performance by the Russian ballet or the finals of the World Dance Championships.

– BEST BEACH PICKS – Algarve, Portugal



Also in Lagoa, the annual sweets festival showcases delicacies produced from local ingredients, including fig, orange, almond, and carob. And once a year in June the municipality celebrates the start of sardine season with more festivals and grilled sardines on every restaurant menu.

Carvoeiro has a well-stocked book exchange where you can donate and borrow books in English.

Recreation

The Algarve's 100 miles of Atlantic coastline is punctuated by jagged rock formations, lagoons, and extensive sandy beaches, 88 of which have earned coveted Blue Flag award from the European Blue Flag Association this year. The water off these shores is azure, and the clifftop vistas are spectacular. In other words, you could fill at least some of your days at the beach, swimming, sunning, and boating.

Or try kayaking, paddling, or cave fishing on the Arade River. The sailing schools at the river mouth are very affordable by international standards. When you get sick of the water, explore one of many excellent mountain-bike and hiking trails. If you play tennis, you could join fellow expats at the Carvoeiro Tennis Club.

Algarve is a natural wonderland. When you get sick of the water, explore one of many excellent mountain-bike and hiking trails. Fill your days with bird-watching or horseback riding...

And if you play tennis, you could join fellow expats at the Carvoeiro Tennis Club.

Portugal's Algarve region is also home to some of the best courses in Europe. Portugal was named Europe's "Best Golf Destination" for 2014, and 40 of its top courses are in the Algarve.

You'll find more than three-dozen 9-hole or 18-hole layouts at 35 clubs around the region. Probably the most famous is the Quinta do Lago, close to Faro airport. Also well-known is the course at the Penina Hotel to the west of Portimão. Formally opened by Antonio de Oliveira Salazar, Portugal's austere but golf-loving dictator from 1932 to 1968, the hotel bar today proudly



displays the club, tee, and ball used on that ceremonious occasion by the former dictator.

The Pinta and Gramacho courses in Lagoa and the Silves Golf Course are especially spectacular; you play against backdrops of ancient carob and olive trees, natural stone walls, and water features.

English Spoken

One of the many reasons so many Anglophones live here is that English is the second most spoken language in the country.

Almost everyone speaks English, and the older generations speak French fluently, as well. English is typically taught in schools in Portugal, so most



people speak it well. You'll easily find English speaking lawyers, doctors, and real estate agents. Restaurants and stores will almost certainly have
– BEST BEACH PICKS – Algarve, Portugal

English-speaking staff. And the ever-growing expat population means you won't have to worry about learning Portuguese if you don't want to.

In fact, the lingua franca for selling anything in the Algarve.

Newcomers can avail of *The Portugal News*, the only digital Portuguese newspaper that covers all the major news about Portugal, Algarve, and Lisbon in English and *The Portuguese-American Journal (PAJ)*, an interactive blog dedicated to sharing news and giving insight into the Portuguese-American experience. In more expatheavy areas you may see other handouts in English, from expat meetups to local offers.

Between the prevalence of English and the huge English-speaking expat community, language shouldn't be a concern for you here.

Expat Community

Because it has Europe's best beaches, Europe's best golf courses, one of Europe's friendliest folk, Portugal's Algarve is the chosen retirement destination for more than 100,000 resident expatriates from around the world. Making friends is easy, both with the locals and the expats.

An estimated 50,000 of Portugal's more than 100,000 resident foreigners are reportedly British. The fact that a near majority of expats are Anglophones means meeting people is easy and also means that most Portuguese speak English pretty well.

An increasing American influx is being felt, as well. While Lisbon has been home to an established group of American expats for some time, more Americans are finding their way to the Algarve. They are drawn by the affordable coastal lifestyle on offer... and the safety. This is a



great place to raise children, and more and more American families are making the move here.

You won't have any trouble filling your social calendar here. Many expats here get involved in local causes. The Carvoeiro tennis club and book exchange are both popular expat haunts. Many retired expats become involved in local community or charity work; there is no shortage of opportunities to contribute to society and make a real impact that will also help you integrate faster into local culture.

Infrastructure

Internet



Internet Speed Cost in Algarve

28.32 Mbps EU 25

Electricity

 $\star \star \star \star \star$

Cost per month	EU 90
Average reliability	Any e
	dictur

Any electrical disturbances would be unusual...

Domestic Access

 \star \star \star \star

You'll need a car to get around this sprawling area. The Algarve has an impressive train network, and it's a great way to get around the region without a car; otherwise, public transport is not well-developed.

Outside of major towns and cities and off of main roadways, roads may not be paved or could be in rough shape if they are paved. Faro Airport has flights throughout Europe, but you'll have to connect for an intercontinental flight.

Portugal and the Algarve have enjoyed important infrastructure investments in recent years, specifically to do with the country's highway network and airports. As a result, this is an easy region to get around and also a great base for exploring all of Europe and North Africa.

Access To North America

Unlike many sunny paradises, the Algarve is not a little island in the middle of nowhere. It is attached to the Continent and reachable by car from capital city Lisbon and points farther north. You can fly here from the Canadian or U.S. East Coasts in short hops, as few as six hours to Lisbon from Boston, for example, where many flights originate thanks to the Portuguese diaspora. From Lisbon, it's a two-and-a-half-hour drive or a quick flight to the Algarve coast.

You've also got regional options closer to home, though. Faro Airport has flights throughout Europe, but you'll have to connect for an intercontinental flight.

Humberto Delgado Airport (formerly Lisbon Portela Airport) (LIS)

U.S. Airlines That Fly Direct	American Airlines, United
Direct Flights From The United States	Newark, Philadelphia (seasonal), Washington DC (seasonal)
Direct Flights From Canada	Air Canada Rouge, Air Transat (Toronto, Montreal)
Other Direct Flights	There are 154 airlines that fly direct from Lisbon throughout Europe, Africa, the United States, Canada, and South America. (So you can go pretty much anywhere you want.
Domestic Carriers	TAP Portugal, SATA International

BEST BEACH PICKS Algarve, Portugal



Environmental Factors

Portugal is protective of its environment, with the second-highest density of Blue Flag-awarded beaches in the world (amounting to 55% of its beaches), noted for their excellence in cleanliness, safety, amenities, and environmental standards... and there's nary a scrap of litter to be found on her streets.

While Algarve's streets and coasts are clean, and 88 of its beaches have been awarded Blue Flags

half the country's natural water supply is also said to be (though tap water is safe to drink).

The Ria Formosa is the source of income for many fisherman in the Algarve, but local environmental groups have continued to express distress about the lagoon system's pollution. Authorities have planned for the construction of a new water treatment plant in Faro in 2016, which is now underway and should address community concerns.

Generally, though, pollution rates are low, and streets, towns, and beaches are kept clean and litter-free, and air quality has improved consistently over the past few years.

– BEST BEACH PICKS – Algarve, Portugal

Crime

According to the 2019 Global Peace Index, Portugal is the third safest country in the world. Violent crime is rare, and petty crime is limited to street crime during the busy tourist season.

As well, this country has managed to keep itself separate from the immigration crisis that is playing out in other parts of Europe.

Statistics show that crime in the already-safe Algarve is falling steadily, this can be attributed to a number of factors, including an increase in police during the busy summer months. Beware of parking your car in busy lots by the beach. Theft of and from cars is common. Check out the Safe Communities Algarve Facebook page for more details about crime prevention initiatives in the region.

Beware of parking your car in busy lots by the beach. Theft of and from cars is common.

Affordability Of Real Estate

Real estate here costs US\$2,775 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in Portugal.

Residency

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the



country for business or personal travel. This is a short-stay Schengen visa, allowing you 90 days within the Schengen Zone at large, not just Portugal.

Portugal has two good residency options, but they have conflicting pluses...

The proof-of-income option is low, but it requires you to stay 183 days in the country per year. As long as your plan is to spend six or more months of the year in Portugal, that downside shouldn't be a problem for you. To qualify for this one, you've simply got to prove an income that's equivalent to the minimum wage in the region you intend to live in (the amount varies across the country, but the average is 580 euros, one of the lowest in the eurozone). So while there's no universal set amount for this, it's typically going to be around 1,000 euros or less per month.

On the other hand, the investment option (the Golden Visa Program) has a high capital requirement, but only requires one week a year in the country. Going this route, you'd have to spend between 280,000 and 500,000 euros on real estate (purchase amount varies per region).



When you obtain a visa under Portugal's Golden Visa program, you become eligible for permanent residency after five years and for Portuguese citizenship after six. As an additional benefit, the Golden Visa program allows you to include family members.

Plus, anyone who is newly applying for residency in the country (has not been resident there in the last five years) can apply for the Non-Habitual Resident (NHR) status. While the NHR program doesn't compare to the affordability and benefits of the pensioner visas offered in Latin America, this is one of the best programs in Europe, as it allows you to receive pensions and foreign income tax-free for 10 years. Thanks to these tax breaks, Portugal's is possibly the most attractive residency option in Europe. ► For full details on all visa options in Portugal, how to apply, fees, restrictions, and more on residency in Portugal, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Portugal.

Taxes

Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.

As an NHR visa holder, you're exempt from local taxes for the first 10 years of your residency.

Algarve, Portugal Monthly Budget

	Rent	1,250.00	Two-bedroom, comfortable apartment of in desirable area (unfurnished is extremely furnished unit).	•
	Transportation	75.00	Monthly pass for two, plus ocassional taxis.	
	Gas	NA	Bundled with electricity.	
	Electricity	60.00	Using air conditioning.	
ک	Water	20.00		
Basics	Cell Phone	49.99	Bundled with internet and TV. 150 cable cahannels, 100 Mbps home internet, 500 Mbps of cell data plus unlimited calls and texts.	
	Internet and Cable	NA		
	Entertainment	210.00	Movie tickets: 5 per ticket; dinner and drinks for two: 35; drinks for two: 7.50.	
	Groceries	250.00	Basic items for a couple.	
	TOTAL	1,914.99		
Extras	Medical Appointment	30	A basic doctor/clinic appointment; per visit.	
ras	Household help	224	Two four-hour visits per week; 7 per hour.	
	Cost of Living	B-	Country Criteria	
	Health Care	A+	Real Estate Restrictions	A+
	Entertainment	A-	Residency	A
	Recreation	A+	Taxes	В
Loca	English Spoken	A-	Cost Of Living	\$2,127.77
Local Criteria	Expat Community	A+		
eria	Infrastructure	B+	Final Grad	Δ
	Access To North America	B+		
	Environmental Factors	A-	A+	
	Crime	A+		
	Affordability Of Real Estate	C+		



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Best Beach Picks

Ambergris Caye, Belize

Ambergris Caye is a small haven in the Caribbean, surrounded by vibrantly turquoise waters and skirted on its eastern side by the longest barrier reef in the Western Hemisphere. Living on Ambergris, you'd wake up to the gentle lapping of waves onto pristine white-sand beaches just outside your window and the faint crash of the ocean in the distance, breaking against the second longest coral reef in the world...

At about 26 miles long and about 1 mile wide at its widest point, this is a manageable island.

The heart of Ambergris Caye is San Pedro Town, a bustling tourist destination with world-class restaurants, great night life, and a broad variety of activities and pastimes.

This is where the expat community is based. It's a quirky, comfortable little beachside town with open-air bars and restaurants, art galleries, wine shops, bakeries...

Really, San Pedro is three long blocks: Front Street (along the beach), Middle Street (between the

BEST BEACH PICKS Ambergris Caye, Belize



other two), and Back Street (along the lagoon). Simple and easy, like everything on this fun little Caribbean outpost that was ranked the numberone island in the world by TripAdvisor for both 2013 and 2014 and has a host of other titles and awards under its belt from over the years.

Ambergris... a true meeting place of cultures. She stands somewhat apart from the mainland in her

self-expression and lifestyle, and embodies one of those cultures that truly has it all. On this small island, the passion and vitality of Latin American culture and music can be experienced alongside most of the comforts and business facilities of the Western world, melded all the while with the laidback and welcoming vibe of the Caribbean.

The traditional Belizean culture native to



Ambergris has been complemented by its uncompromising acceptance of newcomers. The genuine, community-based attitude of San Pedranos has been well compensated for its willingness to welcome foreigners and allow their own culture to adapt. The happy result of all this intermingling is cultural vibrancy, enthusiasm, and synergy; the island's newly arrived children working in conjunction with her strong, islandbased family.

However, there are no international fast food franchises, no U.S. clothing store outlets, no "Cancun-esque" fake, plastic, Caribbean-themed diners here. Ambergris is welcoming, but isn't willing to sellout. What you get on Ambergris is a real island—the one all those themed restaurants are miming—and the real culture as it has evolved. Many businesses on the island are owned and run by the foreigners who have moved there, meaning it's possible on this little island to find imported wines and cheeses and homemade artisan breads. No shortage of flip flops or floral shirts either, and Jimmy Buffett, Janis Joplin, and the Rolling Stones jam from most speakers.

What's there to do? Play in the water! This is the Caribbean, after all, and the diving is phenomenal, some of the best in the world. The barrier reef that lies offshore from mainland Belize parallels Ambergris about a quarter-mile out, creating hundreds of great dive sites.

If you're not a diver, try the snorkeling. If you're not interested in getting wet, take a tour of Belize's famous Blue Hole from above; Tropic Air offers

— BEST BEACH PICKS — Ambergris Caye, Belize



two-hour aerial tours. Or take a boat out for some fishing; again, it's among the best in the world.

If you prefer to stay on land, you'll still have plenty to do. The big year-round expat community means lots of pot-luck lunches and dinners, happy hours, wine tastings, etc. The Exotic Caye beach resort sponsors Sunday-Funday each week. They bring in local musicians and organize horseshoe tournaments and other events. It's a fun day when everyone comes to the beach and hangs out for a little bit to get to know each other.

The wine shop Wine Devine sponsors wine and cheese pairings every Friday.

A boardwalk has opened on the back side of the island, and there's a movie theater now. There are lots of great restaurants—Thai, Italian, French, and, of course, lots of seafood choices.

Cost Of Living

The cost of living on Ambergris Caye is higher than on the mainland of Belize. However, this does not mean that life has to be exorbitantly expensive on the island.

You can live more economically here than you can in most major cities in the United States. While you'll generally pay more to live on Ambergris Caye than you would if you lived on the mainland of Belize, the quality of life that comes with the cost is of a much higher standard than anything you can typically find on the mainland.

Climate

The climate of Belize is characterized by two seasons: rainy and dry. In Belize, most of the year's

— BEST BEACH PICKS — Ambergris Caye, Belize



rainfall occurs from June to November. The dry season is from November to May, with April as the driest month.

The average maximum temperature is 86°F along the coast to average maximum lows of 72.4°F. Nighttime temperatures are usually 10 degrees lower than the daytime temperatures, and cool sea breezes generally make it quite pleasant after dark.

Mean annual rainfall across Belize is about 60 inches on Ambergris and the north of the country.

Belize experiences a disproportionately small number of hurricanes compared to other countries given its location in the Caribbean. In fact, only about 5% of hurricanes that form in the near Caribbean ever make landfall on Belize. There is always ample warning of any possible storm in the region and all newly built homes are built to well above the required hurricane standards. Compared to Florida, hurricane effects on Ambergris are minimal.

Health Care

Health care in Belize isn't up to international standards and is behind the standard of even its neighboring countries. If expats require more than just basic care, they leave the country, most



often going right next door to Mexico where facilities are well-rated and care is internationalstandard. The MoH subsidizes some medications and necessary treatments like vaccinations and emergency surgeries, but patients must pay for things such as laboratory test and X-rays.

Remember to specify evacuation cover on your insurance policy if you see yourself needing to seek emergency health care overseas once in Belize (helicopter ambulances are costly).

Expats moving to Ambergris Caye should not have any ongoing health concerns and should be in reasonably healthy condition before moving to this isolated part of the world. There is no hospital here. There is, however, a polyclinic with a doctor available at all times to help with basic injuries and illness, and a hyperbaric chamber for diving emergencies. A trip to the doctor on the island will run you US\$25 to US\$35. A full teeth cleaning costs US\$40 to US\$50, and a root canal and crown costs US\$250 to US\$500. Prescriptions are often much cheaper in Belize and good quality generic medications can be found easily. There are two private hospitals in Belize City, just a 15-minute flight away. Both offer a good standard of care, and are much cheaper than medical care in the States.

► For full details on all health care and insurance options in Belize, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Belize.

— BEST BEACH PICKS — Ambergris Caye, Belize



Entertainment

Life on Ambergris Caye is more about Parrotheads than poetry readings, but San Pedro Town is a bustling tourist destination with world-class restaurants, wine bars, great night life, tons of live music, and a broad variety of activities and pastimes to offer. And there is a movie theater (a coup for this little town). You'll find plenty of fun classes to take with fellow expats here—take your pick of three yoga studios, a pilates school, five gyms, and a dance studio—and there's a steady stream of runners and cyclers working out up and down the caye.

Recreation

You won't need a car here—golf carts are the main form of transportation—so consider putting that money toward a boat. Sailing here is excellent, and there are always plenty of sheltered places to take a break and enjoy a snorkel or dive with turtles and sting rays.

The Belize Barrier Reef is coral wonderland made of billions of individual living coral polyps and is



home to some of the most diverse communities of marine life anywhere in the world. Less than a mile from the shore, the reef is so close you could nearly swim out to it if you wanted to.

Just a short ferry ride from San Pedro is Caye Chapel, home to the 18-hole Greg Normandesigned White Shark Golf Course.

All the water activities you can think of are available here, but there's not much to do on the island itself... Ambergris Caye is one long stretch of gorgeous Caribbean coastline, but it has been long-developed, meaning there's more paving than sand in some places...

English Spoken

English is the official language of Belize, although Creole and Spanish are common second or first languages to most citizens. On the island you will have plenty opportunity to practice your Spanish if you wish, but you will not need to learn any other language if you don't want to. The broad varieties of ethnicities on Ambergris Caye allow one firsthand opportunities to converse in a myriad of languages, should you want to.

Expat Community

With an estimated expat population of 2,000+, in many ways, Ambergris is more gringo than Belizean. Few locals live and work on the island; those who do are in the hotel and resort industries. Most expats here are from the States or the U.K., but there are plenty of Canadians, Europeans, Eastern Europeans, Middle-Easterners, Asians, and others on the island.

Infrastructure

Internet



Internet Speed	10 Mbps
Cost	US\$35.96

*You could opt for 20 or 40 Mbps, but those will cost you US\$55 and US\$95 respectively, which is a little pricey for the speed compared to betterscoring havens.

Electricity



Cost per month Average reliability BZD 300 (US\$150)

Outages are rare; any disruption would be announced by Belize Electricity Limited (BEL) weeks prior. Any unplanned disruption would last only a few minutes.

— BEST BEACH PICKS — Ambergris Caye, Belize



Domestic Access

 \star \star \star \star

There are three main roads on San Pedro that run the length of the caye. They are paved and in OK condition but can fall into disrepair during rainy season, and roads off them may not be paved. Most things on the main drag of this strip are easily walkable.

Golf carts (either your own or a taxi cart), bicycles, and water taxis are the main forms of transportation within and around Ambergris otherwise. Taxis are expensive, running about US\$5 for a short trip. Luckily, walking and cycling are free and easy to opt for in this small town.

To get to the caye, frequent flights to and from various airstrips on mainland Belize are available. The flight is 20 to 45 minutes or so, no matter where you come from in Belize.

Ferries and water taxis are the other main form of transportation here. They're easily available and will take you to all the other islands and the mainland.

Access To North America

Here you'll need to travel back to the mainland on an island-hopper flight to get to the international airport, but there are a number of direct flights to the United States from Belize City.

Flights To And From Belize (Philip S.W. Goldson International Airport (BZE)

U.S. Airlines That Fly Direct	American Airlines, Delta, Southwest, United
Direct Flights From The United States	Atlanta, Charlotte, Chicago, Dallas, Denver, Fort Lauderdale, Houston, Los Angeles, Miami, Newark
Direct Flights From Canada	Calgary, Toronto (seasonally)
Other Direct Flights	Cancún, El Salvador, Guatemala, Panama
Domestic Carriers	Maya Island Air, Tropic Air

Environmental Factors

Ambergris Caye is a generally clean island and has made great efforts in keeping it that way and improving waste management systems.

Up until recently, one of the most challenging aspects of life here was waste management. Over the past couple years, though, the government of Belize, with help from OPEC and the International

BEST BEACH PICKS Ambergris Caye, Belize



Development Bank, has made huge steps towards improving waste management.

Garbage bins, courtesy of the town council, are located throughout the island, garbage trucks make their rounds regularly to dispose of the garbage from all of the neighborhoods, and the refuse is then barged to the mainland for disposal. Because of the barrier reef, the waters here are highly protected, so are kept clean and mostly free of large boats. Sargassum grass washing up on beaches can be an issue here at certain times of year, but the town council has been working on a deposit area away from the beach.

Educational programs have been implemented over the last year or so to inform kids about the importance of environmental care, especially the local marine life.

Crime

If you search online for crime in Belize, the results will be overwhelmingly negative. But these statistics only apply to Belize City, where the homicide rate is high due to drug and

— BEST BEACH PICKS — Ambergris Caye, Belize



gang activity. We don't recommend you hang your hat there but to get a few hours out of the city instead.

Still, locals recommend staying off the beach at night and not walking home alone. This isn't a dangerous place, but tourist-targeted petty crimes happen at beach destinations. Don't leave your cell phone out on your towel when you take a dip and make sure to lock up your bike.

Affordability Of Real Estate

Real estate here costs US\$3,177 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in Belize.

Residency

Belize's Qualified Retired Person (QRP) visa is among the best retirement residency programs on Earth.

QRP holders are easily able to obtain permanent residency in Belize. In many ways, this program is the most efficient route to foreign residency anywhere in the Americas. This visa is available to anyone over the age of 45, and it grants a host of incentives designed to encourage foreigners to come and bring their money.

Benefits:

- You won't be taxed heavily here as a resident—you won't be liable for income tax, capital gains tax, estate tax, or foreignearned income tax.
- No import tax on household goods, automobiles, boats, or even airplanes.
- Only required to spend 30 days a year in Belize to qualify and remain compliant.



Requirements:

- Prove income of at least US\$2,000 a month, plus US\$750 per dependent. Notably, this does not need to be deposited monthly. You could simply transfer US\$24,000 per year into a bank account in Belize and meet your requirement all at once.
- You or your spouse must be 45 years of age or older.
- You must spend 30 days a year in Belize.
- You must consider yourself retired in Belize—you cannot take employment or earn any income (even passive investment income) in Belize (though you can still do internet-based work as long as any earnings originate from outside Belize).

Alternatively, those of retirement age can stay in Belize indefinitely and legally by getting a new tourist visa stamp every month. For this, no minimum income is required to be shown.

Taxes

Belize taxes jurisdictionally, meaning they only tax you on income earned in that country, even though you're a resident.

Ambergris Caye, Belize

Monthly Budget

	Rent	2,400	Unfurnished, two-bedroom, comfortable a meters in desirable area.	apartment of 75-80 square
	Transportation	150.00	Monthly pass for two, plus ocassional taxis.	
	Gas	NA	Bundled with electricity and water.	
	Electricity	300.00	Using air conditioning.	
	Water	50.00		
Basics	Cell Phone	150.00	500 Mbps of cell data plus unlimited callsCCn and texts.	
	Internet and Cable	160.00	150 cable channels, 100 Mbps home internet.	
	Entertainment	530.00	Social outing: 50 per person; dinner and drinks for two: 100; drinks for two: 10.	
	Groceries	600.00	Basic items for a couple.	
	TOTAL	4,340.00		
Ext	Medical Appointment	60	A basic doctor/clinic appointment; per visi	t.
Extras	Household help	480	Two visits per week; 60 per visit.	
	Cost of Living	B-	Country Criteria	
	Health Care	D	Real Estate Restrictions	A+
	Entertainment	C+	Residency	A
	Recreation	B+	Taxes	A+
Loca	English Spoken	A+	Cost Of Living	\$2,170.00
Local Criteria	Expat Community	A+		
eria	Infrastructure	B+	Final Grade	
	Access To North America	А		
	Environmental Factors	A-	A+	
	Crime	C+		
	Affordability Of Real Estate	С		

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Best Beach Picks Canggu, Bali, Indonesia

Bali enjoys an almost mythical reputation as a travel destination, and it makes perfect sense... Its beaches and natural beauty are phenomenal, its local culture is fascinating and friendly, and it's an inexpensive place to be.

The epicenter of international attention has always been on Bali's southern tip, but the focus has shifted in recent years... Canggu (pronounced CHAN-goo), a neighborhood on the southwest coast, is quickly becoming Bali's place to be. It offers an eclectic combination of modern lifestyle and traditional culture... in addition to soft-sand beaches with surfable waves, a plethora of cafés, bars, and restaurants, and a distinctly residential feel.

Just a few years ago, though, Canggu was no more than a handful of traditional homes, palm trees, and empty expanses of coastline. Foreigners typically didn't venture here, but then surfers came along in the 70s and 80s...

BEST BEACH PICKS Canggu, Bali, Indonesia



Canggu's waves are world-class and instigated its transformation into a modern tourist hub. After the surfers, beach bars and rudimentary homestays began to spring up next to the *warungs* (local-style restaurants) and traditional homes.

The black-sand beaches with crashing waves and placid rice paddies inspired a type of peacefulness that was too much to pass up... More expats were drawn here, and development continued. Nowadays, Canggu has villas, spas, art galleries, gyms, yoga studios, co-working spaces, public markets, and so on, all alongside its vestiges of traditional life...

The result is something unique: Canggu is a modernized Balinese neighborhood, existing in

—— BEST BEACH PICKS —— Canggu, Bali, Indonesia



the sweet spot between old and new, local and international, traditional and trendy... Some have even taken to calling it the Brooklyn of Bali because of the quirky combination it offers.

Tourists from around the world now flock here, and expats from diverse backgrounds call it their permanent home, including families with young children. Not only is Canggu safe, but it offers excellent education opportunities in nearby areas and a strong community feel. Events, like beach cleanups, yoga retreats, and open-mic nights, occur regularly here.

Also, the cost of living in Canggu, while higher than other less-popular areas on Bali, is reasonable. Food, transportation, and rent are inexpensive... You can rent a multi-roomed villa here for between US\$10,000 to US\$20,000 a year.

Homes in this area make the best of their surroundings, integrating the outside world into their design... Because its warm year-round, open-air concepts are popular. Many designs feature outdoor bathrooms or rooms with fewer than four walls, allowing for natural air flow.

And you'll want to be as close to the natural world as possible while in Canggu, with unlimited outdoor activities to try out here... Surfing is the obvious recreational choice, but there's also hiking, biking, fishing, whitewater rafting, horseback riding, boating, and so on.

Despite Bali's small size (at 5,780 square kms, it's roughly the size of Delaware), its landscape is rich. It has dense rain forests full of wildlife, several volcanoes, rivers, lakes, waterfalls, jagged cliffs, and beaches with various shades of sand.

Underwater, the world is even more diverse... The Coral Triangle—the area with the greatest

BEST BEACH PICKS Canggu, Bali, Indonesia



number of marine species in the world—is right offshore. World-renowned for biodiversity, this area is legendary among scuba divers and snorkelers.

Living in Canggu, you can also live shoulder-toshoulder with locals and experience one of the most interesting and vibrant cultures in the world. Hinduism has deep roots here, and traditions are kept very much alive...

Street processions happen on a daily basis and ceremonies and festivals take place year-round.

You can also participate in Bali's traditional culture by visiting temples, listening to local music, watching dance shows or plays, and eating local food.

Perhaps the most unique facet of Bali's culture, though, is how tolerant it is. Balinese people are some of the friendliest and most accepting in the world... This is why traditions that date back hundreds of years are able to coexist so serenely alongside modernization, especially in places like Canggu.

Cost Of Living

That price includes rent for a comfortable twoor three-bedroom villa (with air-conditioned



bedrooms) situated in the heart of Canggu and a lifestyle that involves eating out and going for drinks a few times a week. Depending on how you want to live, costs can go up and down...

For example, in the trendy international restaurants and bars, prices are roughly the same as what you'd expect in North America. In *warungs* (Indonesian-style restaurants), prices are a fraction of the cost, with the typical meal for two coming to no more than US\$5.

As with any overseas place in the world, if you shop for imported goods, you'll pay more for groceries... Dairy products are particularly expensive on Bali, as there isn't much of a local base for consumption. If you shop for national products at local markets, on the other hand, you'll save greatly on your grocery bill. Transportation is cheap in Canggu, with the average motorbike rental costing about US\$35, plus US\$2 a week for gas. You can hire household help (drivers, pool staff, maids, etc.) for an average salary of about US\$200 a month.

Although Southeast Asia is undeniably inexpensive, one major downside to settling here is the time and expense involved in getting to and from North America or Europe... If regular visits to your home country are part of your plan, you should factor international flights into your budget.

Climate

Canggu is positioned on Bali's southwestern coast, about eight degrees south of the equator.

—— BEST BEACH PICKS —— Canggu, Bali, Indonesia

Its tropical monsoon climate provides only two seasons: wet, from October to April, and dry, from May to September.

Temperatures are consistently warm throughout the year, at a yearly average of about 86°F... Humidity levels are also consistently high, at about 85%, making temperatures feel much warmer.

Along with heat and humidity, heavy rains in Canggu are a given, with about 67 inches of rainfall a year. Even at the height of rainy season, though, you can usually expect a few hours of sunshine.

Indonesia is famous for extreme weather because of its positioning in the Ring of Fire—one of the most tectonically active regions in the world. Earthquakes occur with some frequency in Canggu, but they're usually so minor that they go unnoticed.

Bali's southwestern coast is also vulnerable to tsunamis. Although you can't predict if a tsunami is going to occur, you can minimize risk by positioning yourself further from the coast towards the highlands.

Volcanic eruptions are also a possibility (there are three active on the island)...

Unfortunately, this is a fact of life in much of this part of the world, and Bali doesn't yet have any kind of warning system in place to try to mitigate effects on locals. If you're uncomfortable with this kind of risk, then Bali isn't the place for you.

Health Care

Bali offers a range of health care facilities, from small, specialist clinics to large, private hospitals with emergency facilities, high-tech equipment, and Western-educated doctors. Standards of care are high enough that these facilities are suitable for most treatments.

For expats in Canggu, the go-to places for most health care needs are SOS Medika Klinik Bali and BIMC Hospital, both located in Kuta (a city about 30 minutes from Canggu). Both offer Englishspeaking staff and emergency care, as well as a host of regular services and procedures.

These are the most expensive options on the island, headed by American, British, and Australian doctors. Less expensive are the smaller, specialist clinics, where the standard of care is still suitable for most procedures. Note that you'll need to pay for procedures up front in cash and seek reimbursement from your insurance provided later...



While medical care is inexpensive enough to pay out of pocket, you should seek international medical coverage if staying in Indonesia longterm. For more serious procedures, many expats prefer to go to Singapore or Thailand, where standards are superior.

—— BEST BEACH PICKS —— Canggu, Bali, Indonesia



Entertainment

Aside from the traditional Balinese culture and the entertainment that goes with it, Canggu's "other culture" is that of its international expat community... This falls somewhere between the surf lifestyle (think flip flops and shorts, surf shacks with burgers and cheap drinks, reggae music) and yogi culture (with health and wellness, meditation, and green living at its core). To accommodate its foreign residents and visitors, Canggu is full of trendy eateries, making restaurant, bar, and café hopping big pastimes here. Other pastimes include having treatments at the innumerable spas (which are shockingly cheap), hitting the pools, and taking classes, whether they're language, art, or dance based.

Nightlife is another draw to Canggu, especially for the 20-somethings crowd. Fancy nightclubs on the beach are very much a place to see and be seen. There's a scene for every age group, though, and concerts featuring big names regularly take place here. Earth, Wind & Fire, Buena Vista Social Club, Michael Franti, and others recently performed here.

Bali's traditional culture is distinct from the modern-day expat culture found in Canggu,

BEST BEACH PICKS Canggu, Bali, Indonesia



although the two exist harmoniously... Balinese culture is firmly based in the Hindu faith, which arrived here in the first century A.D.

Despite its deep roots, Hinduism still dictates lifestyle... People still don traditional garb and place delicate, handmade offerings outside their houses every day. Incense is burned around the clock, and ceremonies follow the same format they have for generations. You can participate in Balinese culture by listening to the *gamelan*—a percussion instrument that dates to 230 A.D. Made up of ensembles of metallophone and hand drums, a *gamelan* orchestra is symphonic experience steeped in history and culture.

Bali is home to a few theatres featuring Balinese dancing and culture and a number of art galleries feature both modern and historical art work. Bali has a long tradition of art, carpentry, and tapestry, and these works can be seen all over the island. There are a couple of movie theaters, too.

Bali is famous for its dances, such as the *kecak* (monkey dance), *pendet*, *legong*, *topen*, and *barong* to name a few. *Wayang kulit* is a type of puppet show that depicts stories from the Ramayana and Mahabharata and exemplifies Balinese handicraft skills.

Hindu ceremonies and festivals are innumerable. *Nyepi,* for instance, is a day of complete silence, when absolutely everything shuts down (you aren't even allowed to use electricity). Galungan and Kuningan are when ancestral spirits visit Earth and feature boisterous street celebrations...

You can also participate in Balinese culture by trying Balinese food. The island's volcanic terrain provides the landscape needed to grow the spices and herbs that are integral to its cooking. A traditional meal is incomplete without rice—the lifeforce of the Indonesian people. It's usually topped with fried vegetables and meat—chicken, pork, or fish. Beef isn't eaten by Balinese people, as the cow is considered a sacred animal in the Hindu faith.

Recreation

The number-one activity in Canggu is surfing... Its waves are world-renowned and having been





attracting surfers for decades, with international competitions hosted here regularly. You can rent a board for about US\$5 an hour and head out to one of the beaches at Batu Balong, Echo Beach, and Pererenan. Other watersports include swimming, paddle boarding, kayaking, boating, and so on... The waters off Canggu's coast are some of the most biodiverse in the world, full of marine life and pristine coral reefs. You can snorkel, scuba, free dive, whale or dolphin-watch, fish, and so on here.

On land, popular activities include hanging out at the beach and suntanning, reading a book, or watching the surfers (the beginners are especially entertaining). The narrow rice paddy lanes are perfect for going on bike rides or runs—the local Hash House Harriers group regularly makes use of them.

A mountainous east-west range forms the spine of the island, the highest point of which is Gunung Agung (Mount Agung), reaching a lofty

BEST BEACH PICKS Canggu, Bali, Indonesia

elevation of 3,142 meters (10,308 feet) for those who like the heights.

Active and dormant volcanoes in the interior also offer very good hiking and climbing opportunities. Spectacular waterfalls are only a short drive from home. Terraced rice fields beckon the photographer and the jungle is never more than a few miles away. Lively markets, tiny galleries tucked away in quiet alleys, five-star shopping and gourmet dining offer plenty of rainy-day amusements.

Part of what makes Bali unique is that there is so much to do within such a compact area. A road trip around the entire island takes less than a day, though you could live in Bali for years and still discover new things to see and do. You can take a day-trip north to Lovina to watch the dolphins swimming, or visit nearby Banjar Hot Springs. You can soak in the hot springs of Tabanan or explore remote, idyllic beaches.

West Bali National Park comprises 10% of the total land area of Bali, and is full of wildlife, extinct volcanoes, diverse ecology, and fine diving and snorkeling. Wherever you go, you'll see the distinctive multi-tiered Hindu temples and offerings to the gods and spirits that are so unique to the island.

In Canggu, there are plenty of studios offering classes for all levels of yoga, dance, pilates, meditation, and so on, as well as regular gyms. Within an hour's drive, there is horseback riding, hiking, and mountain biking on Bali's central mountains and opportunities for river rafting and canoeing on lakes. Bali Beach Golf Course and Bali National Golf Club are also in easy reach.



English Spoken

English is widely spoken in Canggu, both by locals and the international expat population... You won't have any trouble understanding and being understood here. The only exception is the older generation—people in their 70s and above who have little-to-no English knowledge.

That said, it's easy to pick up a few words in Bahasa—the lingua franca among Indonesia's

BEST BEACH PICKS Canggu, Bali, Indonesia

17,000-plus islands—it's a simple language (without verb tenses or inflection for number or gender). and learning the basics will endear you to the locals.

In a quirky twist, the English spoken on Bali sometimes caters to the largest visiting group— Australians. In tourist areas, you're likely to be met by at least one "G'day mate!," delivered in an Indonesian-Australian hybrid accent.

The Bali Times is a daily English-language newspaper that is available at various locations throughout the island. There is also an online version of the paper. There are also several small, local English-language newspapers that are distributed by businesses on some parts of the island.

Expat Community

Canggu's expat community is big, well-established, and active, full of people from all over the world. There are expats from Canada, Australia, New Zealand, the States, Russia, Korea, Brazil, Japan, Argentina, and Germany to name a few.

There are also people from all age groups, from retirees to digital nomads to expats with young families. This is a good place to relocate if you have school-aged children, with 11 international schools in the surrounding area. In fact, education is often a driving force behind expats' decision to move to Canggu.

The Green School, for instance, is world-famous for its innovative education techniques. It teaches sustainability by integrating classes with nature... literally. Classrooms are without walls and all the school's structures are made of bamboo.

To get involved in Canggu's expat community, you should start by subscribing to one of the



many expat web pages or online forums. There you'll find out about farmers' markets, open-mic nights, and other community events that take place regularly.

Canggu is a place where you can pursue a wide range of interests and become part of the subculture that corresponds to that interest. For example, yoga is a huge draw, attracting people from all over the world. This group regularly gets together for classes, retreats, and other activities organized around health and wellness.

A huge number of digital nomads base themselves in Canggu because of the excellent infrastructure for online work combined with the low cost of living. There are a ton of nomadfriendly cafés and co-working spaces available here, too.

You can also get involved by volunteering. Bye Bye Plastic Bags, for instance, is cleanup effort led by expats and aimed at tackling Bali's plastic pollution problem. Bali Animal Welfare Association tries to address the issue of stray dogs on the island... It's simply a matter of finding out what appeals to you and seeking out the corresponding group.

BEST BEACH PICKS Canggu, Bali, Indonesia

Infrastructure

Internet



Internet Speed Cost

10 Mbps*

380,000 rupiah

*This is the most basic internet package offered by IndiHome, a local provider, and it includes 92 television channels and 100 call minutes. Internet speeds are highly customizable in Indonesia... You could opt for a number of other speed options; each is priced accordingly, and costs are reasonable for the speeds given.

Electricity \star

Cost per month Average reliability

985,000 rupiah*

Outages can occur after major weather events, but generally aren't frequent. They usually last under an hour when they do occur.

*Electricity is pre-paid for in Indonesia, which affords you better control of usage and expense. Electricity top-up vouchers range in price from 20,000 to <u>1 million rupiah</u>) and can be purchased in most ATMs, corner stores, and grocery stores.

Domestic Access



Before there were roads in Canggu, there were rice paddies... These plots of land are ancient,

passed down from generation to generation, and hold great cultural significance.

When roads were eventually put in, they had to either go around the rice paddies (making routes convoluted) or as unobtrusively through them as possible (making them raised and narrow). As a result, Canggu's roads are not in great condition.

They're so narrow that there's barely enough space for a car to pass either direction at a time... In addition to being cumbersome, cars are expensive on Bali and not necessary for most travel. That's why the preferred mode of transport here is the motorbike.

Motorbikes are ubiquitous across Bali and the rest of the Indonesian archipelago. They aren't the safest way of getting around, but they are cheap and efficient. If you don't want to get behind the handlebars, your other options include private taxi (the average ride costs about US\$5) or ojek (motorcycle taxi).

Outside of Canggu and the other small neighborhoods, the roads are bigger and in better condition. Bali even has a high-speed, fourlane highway, the Ngurah Rai Bypass. The nextbiggest roads are all two-lane. These connect the north and south and trace the island's circumference.

Congestion is a problem on Bali, especially of motorbikes... Major roads have traffic lights and controlled crossings, but the flow on smaller roads is managed organically. It's best to be cautious on the road here whether you're a driver, passenger, or pedestrian.

Denpasar, Bali's main city, is about 30 minutes away. Ubud, another popular spot among tourists, is an hour's drive. To get from one end of the island to the other takes about three hours driving.

BEST BEACH PICKS Canggu, Bali, Indonesia



Access To North America

From Canggu, the airport is about a 45-minute drive.

Unfortunately, getting to or from Canggu will involve many hours in an airplane, as there are no direct flights from North America. If traveling from the U.S. west coast, you'll likely have a connection in Singapore, Kuala Lumpur, or Taipei. Flying in the opposite direction, Dubai and Doha are the usual stopping points along the way. However, as a base within Southeast Asia and Oceania, Bali is an excellent place to settle. With many affordable flights to Australia, New Zealand, and many regional countries, this is an easily accessible island once you make it this far.

Being an island, though, arrival by sea is also common. The Tanah Ampo Cruise Terminal has received domestic cruise ships since 2011. Expansion plans are in the works so that international ships can be received and also to boost trade and industry.

International ferries will also take you to Singapore and Malaysia... viable options if you've got time on your hands.

BEST BEACH PICKS Canggu, Bali, Indonesia

Ngurah Rai International Airport (DPS)		
U.S. Airlines That Fly Direct	None	
Direct Flights From The United States	None	
Direct Flights From Canada	None	
Other Direct Flights	Adelaide, Brisbane, Darwin, Melbourne, Perth, Sydney, Australia; Bangkok, Thailand; Doha, Qatar; Dubai, UAE; Guangzhou, Jinjiang, Nanking, Shanghai, Shenzhen, Ziamen, China; Kuala Lumpur, Malaysia; Manila, Philippines; Taipei, Taiwan; Singapore	
Domestic Carriers	Batik Air, Citilink, Garuda Indonesia, Indonesia AirAsia, Lion Air, NAM Air, Sriwijaya Air, TransNusa, Wings Air	

Environmental Factors

Pollution is a major problem in Indonesia because of the inadequate waste-management system combined with heavy consumption of single-use plastic. Canggu's beaches are marred by litter, especially during rainy season when garbage is picked up by streams and rivers and carried to the lowlands.

Bali's plastic problem is far more than a cosmetic issue, though: Plastic waste destroys habitats and kills wildlife. Beach cleanups occur regularly, but they are a Band-Aid solution for a much bigger wound. With 264 million people, Indonesia has one of the biggest populations in the world, and until reliance on single-use plastic is alleviated, this will continue to be a problem.

Air quality is another major concern here... Without alternatives for eliminating waste, locals often burn piles of garbage, releasing noxious chemicals into the air. Motorbikes are a major contributor to CO2 emissions, and on the nearby islands of Sumatra and Borneo, rain forest and peatlands are burnt to make way for industry, worsening air quality.

Crime

Canggu is safe, but as its popularity as a tourist destination grows, so too does the likelihood of falling victim to scams and petty crime as a foreigner. Simple precautions go a long way in avoiding that fate, though...

After a transaction at a store or restaurant, make sure you haven't been shortchanged by the tender. Ask around to get an idea of what other expats pay for services like household help or repairs, and always agree on a price before you contract someone for work.

Petty crime can be avoided if you don't make yourself an obvious target... Don't leave valuables unattended and lock your doors and windows if you're going to be away from your house for a long time.

Most importantly, be respectful of the local population and their culture. Although there are official police, domestic crime is often handled



unofficially by the family groups that have deep roots in certain neighborhoods. If you make yourself a friend to the locals, they'll likely have your back if an issue arises.

Affordability Of Real Estate

Real estate here costs \$U\$1,919 per square meter on average.

Real Estate Restriction

Foreigners are restricted in property ownership in Indonesia and only eligible for Right to Use land (as opposed to Right to Own, only available to Indonesian nationals). The Right to Use is a certificate with a maximum validity of 25 years that can be renewed for up to 80 years. Despite the inconveniences of this system, a huge amount of foreigners still choose to own here, accepting the conditions in exchange for their temporary slice of paradise.

Residency

Citizens of 140 countries (including the States and Canada) can visit Indonesia visa-free and stay for 30 days (you'll need six month's validity on your passport to get in). A penalty if <u>300,000 rupiah</u> per day is charged to those who overstay.
BEST BEACH PICKS Canggu, Bali, Indonesia



Beyond 30 days, you'll need to apply for a visa on arrival extension with the help of a visa agent. A social visa (social cultural visa B-211) allows you to stay for up to 60 days. This can be extended three times, each extension is valid for 30 additional days, and the cost is <u>950,000 rupiah</u>.

Those over 55 can stay in Indonesia long-term with the KITAS Retirement Visa, as long as they can prove an income of US\$1,500 a month (or US\$18,000 per year) to support yourself with. KITAS residents can bring a spouse and unmarried children up to 18 years old with them on the same application.

As a KITAS resident, you can import household goods and personal effects duty-free, and you'll be able to open a bank account, obtain a driver's license, and receive certain discounts (although which discounts are not made clear by Indonesian officials).

To qualify, you must have health insurance, confirmed accommodations (a rental contract or deed), agree to employ at least one Indonesian (maid, driver, or other domestic worker), and a sponsorship letter from a residency agent. There's also a fee of 700,000 rupiah. As usual for retirement visas, you won't be able to engage in business activities in the country.

After five years with the KITAS visa, you can apply for a KITAP permanent stay visa, again meeting a series of requirements. From there, Indonesian citizenship is attainable after one year.

Indonesia doesn't offer investment visas.

Taxes

Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income. Canggu, Bali, Indonesia

Monthly Budget

Basics	Rent	8,500.00	Unfurnished, two-bedroom villa.		
	Transportation	500,000	Monthly cost for motor bike rental.		
	Gas	100,000	For cooking.		
	Electricity	685,000	Using air conditioning.		
	Water	100,000			
	Cell Phone	150,000			
	Internet and Cable	380,000	Basic plan with IndiHome. Includes 10 Mbps internet, 92 TV channels, and 100 call minutes.		
	Entertainment	1,804,000	Movie tickets: 70,000 per ticket; dinner and drinks for two: 200,000; drinks for two: 108,000.		
	Groceries	1,500,000	Basic items for a couple.		
	TOTAL	13,719,000			
Extras	Medical Appointment	800,000	A basic doctor/clinic appointment; per visit.		
	Household help	2,000,000	Monthly wage for cleaner. Visits every day for three hours.		
	Cost of Living	A+	Country Criteria		
	Health Care	C+	Real Estate Restrictions	D	
	Entertainment	B-	Residency	В	
	Recreation	A+	Taxes	В-	
Loca	English Spoken	А	Cost Of Living	\$930.07	
Local Criteria	Expat Community	A+			
	Infrastructure	B+	Final Grade		
	Access To North America	D			
	Environmental Factors	D			
	Crime	B+			
	Affordability Of Real Estate	B+			

Panama's Gold Standard Private Beach Community

Los Islotes on the Azuero Sunset Coast: A fully master-planned paradise with elite amenities and postcard picture views...

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CITY PICKS

or some, nothing will do but a true city, with its high-end entertainment, wide-ranging shopping, international dining options, well-maintained roads and sidewalks, public transportation, speedy internet, and easy access to international airports.

To live in a world capital is the dream for many... to be at the geographic, cultural, historical, architectural, and social heart of a culture can be like experiencing an entire nation reduced to a microcosm—a mindexpanding and educational way to get to know a new culture. Plus, cities are often where expat communities evolve, with many clubs and organizations of all types to join.

Of course, cities come with their own downsides... Keep in mind that city dwellers often have to contend with higher costs of living (all this convenience comes at a price!), traffic, and more noise and pollution than their compatriots outside the city limits. Most cities are densely populated, meaning neighbors are living on top of one another (literally)—a city is not a place to come if you value solitude and elbow room above all else. Plus, a higher population density means more crime—anywhere in the world.

Put on your walking shoes and join us on a tour of our top four cities for cosmopolitans in 2020...



Best City Picks Mazatlán, Mexico

Mazatlán offers the best beachfront lifestyle you'll find in Mexico... maybe the best you'll find anywhere.

It boasts over 10 miles of sandy beaches, which vary from bustling and energetic stretches conveniently near town, to sections of isolated shoreline where you can get away from it all. The beaches are accessible and can be enjoyed from the wide, new boardwalk, which is 5 miles long.

Mazatlán is at once a real Mexican city of about a half-million people, a resort town, and home to a

sizable American and Canadian expat community. You can choose to associate primarily with fellow expats, speaking mostly English and easing your way into your new life in Mazatlán aided by people like you who've already made the move.

Or you can choose to live in a Mexican setting, speaking mostly Spanish and immersing yourself in Mexico's culture.

It is one of the few places in the world where you can walk for miles on an uncrowded beach *within the city limits*.



Located about midway along Mexico's Pacific coast, Mazatlán has been out of favor among tourists and expats for decades but is making a comeback. The renaissance has been focused on the city's historic center, which has undergone an impressive facelift and now rivals Mazatlán's 20 miles of beach in drawing attention.

Real city, beautiful beaches, and walkable colonial center... popular expat choice and authentic Mexican resort town that manages to feel homey...

It's hard to pin Mazatlán down.

What sets this city apart is its Spanish-colonial historic center. Having a colonial city on the beach is what draws most people to Mazatlán,

and over the past 10 years, the historic center has become a major source of pride for those who live here.

Best of all, both the beach and colonial lifestyles offer countless options for fine dining, quiet coffee shops, energetic and friendly bars... as well as a dynamic and active real estate market.

Centro Histórico is the place to base yourself if you want more Mexico, less resort. The areas around Plazuela Machado and Olas Altas beach are populated by tourists and expats, but the rest of Centro Histórico is old-fashioned Mexico. Walk two blocks north and two blocks east from Plazuela Machado, and you're in the middle of a bustling downtown that is genuine Latin America, with hundreds of small shops, banks, businesses, parks, and locals going about their daily business.



Plus, there's a large and diverse expat community in Mazatlán that will help you feel at home. Properties are inexpensive compared to almost any beachfront world market. You'll spend less in Mazatlán for seaside properties than you'll spend in Cancún, Playa del Carmen, Puerto Vallarta, or even Tulum. It has an active live music scene, which is a great way to enjoy time with your friends and neighbors. Classical music, theater, and art are a part of the local culture, generating activities that are popular with and well-attended by expats.

The Home Depot, Sam's Club, Walmart, AutoZone... Mazatlán has an entire city full of local shops and Mexican supermarkets both large and small. But nothing beats a Walmart or



The Home Depot for convenience. With frequent air service to the States and Canada and a safe highway all the way to the American border, it's easy and convenient to get here. And it feels like Mexico. Lots of places in Mexico have large, dominating expat communities that change the look and feel of the local environment. But in Mazatlán, you'll see far more Mexican families on the street and boardwalk than you will expats from the north. Expats have an influence, but it's still an overwhelmingly Mexican city.

Mazatlán is the shrimp capital of Mexico, and Sinaloa, the state where Mazatlán is located, is where the bulk of this country's produce is grown. As a result, this is a foodie paradise, with many dining options, from five-star to street vendor, all a bargain.

Miles of sandy beaches, an historic center in renaissance, a vibrant cultural scene, the world's longest boardwalk, hundreds of appealing dining options, and lots of nightlife... what's not to like about Mazatlán?

Cost Of Living

One of the biggest benefits of living in Mazatlán is the low cost of living. At today's favorable exchange rates, prices all over Mexico are a tremendous bargain.

Basic items for a couple in Mazatlán will cost you about <u>21,000 pesos</u> per month if you own your own apartment and <u>27,000 pesos</u> if you rent a house near the beach.

By "basic items" we mean housing, utilities, food, and entertainment. This does not include automotive or medical costs. You may also need to budget for occasional travel, trips to



your home country, holiday gifts, and other odds and ends.

Basics aside, we recommend about US\$2,000 to enjoy the best of what Mazatlán has to offer if you own your residence and about US\$2,400 if you don't.

Dinner for two in the best of the city's fine dining establishments will cost about <u>1,200</u> <u>pesos</u>, including wine and the tip. A more casual restaurant on the water will run about <u>600 pesos</u> with drinks.

Food prices can vary depending on the number of American and Canadian imported items you buy. Fortunately for expats, you can buy most anything in Mexico that you can in the States. This is nice if you have certain items that you can't live without.

What's more, many "American" goods are made in Mexico, so you can get these items at a local price. Otherwise, imported items will be more expensive. You'll save plenty by using local equivalents for American or Canadian brands.

The cost of a car will depend on whether you bring it with you or buy one in Mexico. Operating



an American or Canadian car, including 20 gallons of gas, will cost about <u>3,000 pesos</u> per month. This is in addition to your home country costs for insurance and registration.

If you buy and register a car in Mexico, it'll cost about <u>2,450 pesos</u> per month, including 20 gallons of gas with no "back home" costs.

Climate

Mazatlán's weather is magnificent during the North American winter, with warm, sunny, dry days and cool nights. You can expect highs in the high-70s to low-80s during the depths of the winter (25°C to 26°C).

But during the summer, it can be hot and humid, with temperatures in the 90s (around 34°C).

Mazatlán has a wet and a dry season, with rainfall generally occurring from June through August the rainfall isn't too heavy though, with less than 10 inches over the course of the year. When it does rain, humidity levels can climb to 80%.

No natural disasters are common to Mazatlán, but you might experience high winds at certain times of year.

Health Care

Mexico has universal health care, so everyone in the country is guaranteed coverage, and the care that is available can be excellent, but quality of care can vary from one facility to the next.

The best facilities have first-rate technology, English-speaking doctors, and low prices. Medical

tourism is a fast-growing industry, with more Americans choosing to cross the border to seek quality, affordable health care in Mexico every year, and many Mexican doctors are trained in the United States, Europe, or Canada and speak English fluently.

Costs here are low, typically just one-third the cost you'd pay for comparable care in the United States. Dental work and cosmetic surgery is typically 20% to 25% as costly as in the United States.

Private facilities are the best option for expats, if you can afford them. They're similar to what you're used to in the States or Canada. The best way to begin this process is to find your preferred hospital first and then see which insurance plans they take. Some hospitals have staff who can help you make insurance claims, including from outside Mexico.

Expats of any age or employment status may sign up for IMSS, the national health care, provided you're on a temporary or permanent residency visa. For 2019, the cost is <u>10,350 pesos</u> per year from ages 60 to 69.

Many Americans in Mexico opt to keep basic Medicare, given that the trip home is so quick.



The three most popular hospitals among expats are Sanatorio Mazatlán in the historic center, Hospital Sharp just north of the historic center, close to the Malecón district (it's the most internationally recognized facility in town, with an active medical tourism program offering bilingual support), and Hospital Marina Mazatlán a bit farther north, just inland from the marina (it's the newest hospital in town, completed in 2014; like Sharp, it's well-equipped and sophisticated and works with both domestic and foreign insurance companies).

Prescription drugs are mostly sold over the counter in Mazatlán, except for narcotics and some antibiotics. Expect to pay one-quarter of what you'd pay in the States. For certain drugs, it's even less than that. For one antibiotic that costs US\$1.20 per tablet in the States, it is 12 cents in Mazatlán in the supermarket... one-tenth the price.

If you need medicine, don't buy it on the waterfront. The oceanfront pharmacies are targeting cruise ship passengers and charge between four and eight times more than the pharmacy in the supermarket.

Many larger pharmacies have a doctor's kiosk right in the drug store. You can get a prescription without even paying for an office visit.

Living or traveling anywhere in Mexico, you should download "RadarCiSalud." This app detects your location and shows you all medical facilities, including pharmacies, within a large radius along with basic information and contact details.

► For full details on all health care and insurance options in Mexico, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens." It features a chapter dedicated to the options in Mexico.



Entertainment

This city offers everything a truly First World city should offer by way of cultural entertainment... even the self-identifying "snob" will be well satiated here. There's an active live music scene, which is a great way to enjoy time with your friends and neighbors, as well as classical music, theater, and art, all popular with and wellattended by expats. You'll find wine shops and cafés in every neighborhood.

international restaurants.

Just off the plaza is Teatro Ángela Peralta—a beautifully restored theater originally opened in 1874—which is open for concerts, tours, performances, and events. The area is also known for its huge number of art galleries and the popular art walk, which takes place every month during the winter months.

The city also offers gyms (right on the beachfront), large malls, plus lots of cafés and restaurants.

Best of all, you're on the area's best and longest beach, bordered by the longest boardwalk in



the Americas, replete with eating, drinking, and shopping opportunities. Few other places in the world can you live in a city with these kinds of cultural offerings with a beautiful, swimmable beach on your doorstep.

Plus, Mazatlán's *carnaval* is the third largest in the hemisphere, only after Rio de Janeiro and New Orleans' Mardi Gras. Just over an hour inland by car is Copala, a 400-year-old silver-mining town, which is now part of Mexico's Pueblos Mágicos program, designed to restore and preserve small towns with cultural and historic significance. You can enjoy a meal at the village's only restaurant, look around the artisan shops, or buy the small driftwood carvings it's known for from children in the square.

On the way to or from Copala, check out Concordia... a larger town that's also part of the Pueblos Mágicos program.

Recreation

Along the city's edge are 20 miles of wellmaintained sand beaches lining warm, swimmable waters. The more active can rent kayaks, jet skis and wave runners, go on banana boat rides, wakeboard, paddleboard, parasail, scuba dive, or snorkel. Much of this beachfront is bordered by a wide boardwalk that's busy early until late with people strolling, jogging, and biking. You'll also come across plenty of tennis facilities.

Malecón has the nicest stretch of beach in Mazatlán proper. The beach runs for almost 3 uninterrupted miles (4.8 kms), with much of it remaining uncrowded and non-commercial. It's busier at the south end (with a few energetic beach bars) and somewhat at the north end where it meets the Zona Dorada—but there's a lot of open space in the middle.

The newly rebuilt boardwalk and bike lanes line the entire beach in this sector.

There are plenty of hiking and biking opportunities beyond the seashores... Take a hike



to the lighthouse or though the foothills of the Sierra Madres, many of which offer challenging uphill climbs. Horse rides and tours are also common throughout the region.

Mazatlán offers two more attractions: golf, with a Robert Trent Jones course right on the Pacific and a David Fleming course at the marina... and sportfishing. Just offshore this coast is some of the world's best fishing for tuna, marlin, swordfish, shark, grouper, halibut, sea bass, and red snapper.

Isla de Piedra is just a short ferry ride from Mazatlán's waterfront. It's a great place to spend the day, with miles of beautiful, white-sandy beaches and a wide offering of beachside restaurants and bars. Take your swimsuit if you want to enjoy the calm, warm waters.

English Spoken

Spanish is the language of Mexico, but there is more English spoken in Mazatlán than anywhere else in Latin America.

Many expats in Mazatlán get by with only English or on little Spanish... But beware: When you have a problem with your electric bill... or the phone goes out... or the internet seems slow... or your property taxes are too high... the person you'll call most likely will not speak English.

If you don't speak any Spanish, you'll be confined to a circle of English-speaking friends, in a pseudo-Mexican environment. The more Spanish you learn, the better experience you'll have.

If you don't speak any Spanish when you get here, I suggest signing up at a local language school after you arrive.



Expat Community

Mazatlán has a large and diverse expat community, and you'll find them to be friendly and welcoming. Most of the expats are from Western Canada, with the States not far behind.

These are good folks who are respectful of the local people and culture. The expat community is not overbearing on the local vibe, and Mazatlán remains primarily a Mexican-national destination. There are several Facebook pages for expats in Mazatlán. Two excellent sources of community info are the Pacific Pearl and Mazatlán Life. The publishers do a great job of keeping the community up to date, and expats wait for their arrival on newsstands each month.

If you're the old-fashioned type who wants to actually meet other expats in person, just head out to the boardwalk: You'll see that people are open and easy to get to know and soon find yourself invited to all sorts of gatherings and events.

For a large and welcoming English-speaking expat community, Mazatlán is perfect.

Infrastructure

Internet

Internet Speed Cost in Mazatlán 50 Mbps <u>MXN 599</u>

Electricity $\star \star \star \star \star$

Cost per month Average reliability

<u>MXN 1,042</u>

Any disturbance would be rare. Ongoing public works have made outages more frequent but duration is never long.

Domestic Access

 \star

The city is walkable within sections, and the street conditions are pretty good. Many resident expats who get around in wheelchairs, you'll see them out and about at the town square, in local restaurants, and in coffee shops. The street and sidewalk ramping is decent in the historic center. Also, the boardwalk was completely rebuilt in 2018/2019, so it's in perfect condition.

Most of the oceanfront businesses in the historic center are wheelchair-friendly, while businesses elsewhere in town are hit-or-miss... some have a step at their entrance. The town is fairly level, and drivers tend to be pedestrian-aware... although not quite like they are in the States or Canada.

An Uber trip across town (20 minutes) will cost under <u>125 pesos</u> during peak billing periods and <u>61 pesos</u> in off-peak periods. It's hard to make a case for owning a car here at these rates.

Buses will get you from one end of the city to the other for under a buck.

Taxis are plentiful once you get to Mazatlán, and if you're taking a taxi from the airport, buy a ticket at the taxi kiosk in the terminal (turn right as you exit baggage claim) before going outside.

Throughout most of the big cities in the country—and certainly all the areas we recommend—road infrastructure is highly developed and well cared for. Despite Mexico upholding high road standards countrywide in the past, maintenance has fallen by the wayside nowadays. In Mazatlán and the rest of Sinaloa, however, authorities have kept roads sterling.



Unlike most Latin American "pending infrastructure" stories, the new highway between Mazatlán and Durango, the closest major city, was completed in a first-rate fashion. The trip used to take between six and eight hours, but now it's down to just three.

Access To North America

One of the great and unique things about settling in Mazatlán is just how close it is to the United States—so close you can drive! The city is about 720 miles south of the Arizona border (1,160 kms)... It's a simple drive on highway 15D all the way, which takes about 14 hours to cover by car. Just get on the interstate in Tucson, Arizona, and get off at the exit for Mazatlán. (We suggest Ciudad Obregón as your overnight stopping point.)

If you prefer the quick flight, though, your options are also excellent. Just 20 minutes from the city, Mazatlán's international airport offers a number of direct flights to the United States and Canada.

The only downside is that most of the flights to Canada are seasonal, with only the Toronto flight being year-round. From the States, a flight from the West Coast is super-fast (under three hours), but from the East Coast, getting here is like going to Europe. It's a nearly eight-hour flight from New York and about six-and-a-half from Florida. Texas is about five hours.

Mazatlán International Airport (MZT)			
U.S. Airlines That Fly Direct	Alaska Airlines, American Airlines, American Eagle, Delta, Sun Country Airlines, United Express		
Direct Flights From The United States	Dallas, Los Angeles, Minneapolis, Phoenix		
	Calgary, Toronto		
Direct Flights From Canada	Seasonal	Abbotsford, Edmonton, Montréal, Ottowa, Québec City, Regina, Saskatoon, Vancouver, Winnipeg	
Other Direct Flights	Chihuahua, Ciudad Juárez, Hermosillo, La Paz, Mexico City, Monterrey, San José del Cabo, Tijuana		
Domestic Carriers	Aeroméxico, Aeromar, Aero Calafia, Aereo Servicio Guerrero, Interjet, Magni, TAR, Viva Aerobus, Volaris		

Environmental Factors

For a couple of years now, air pollution levels in Mexico have been rising. Mazatlán's levels are well below dangerous, but if you're sensitive to air quality, you might notice it. The prevailing breeze coming in from the ocean wafts through the city and clears out the stale air, which means the air quality is good for a city this size. The city also has an air pollution monitoring device; when levels spike, the community is alerted.

Water here is treated to first-world standards, but, as in many places, the water that exits the plant isn't the water that comes out of the tap. You might want to find out about your water source. Water from the Los Horcones Water Treatment Part is perfectly fine, but high ore deposits in aquifers means the water, after traveling through miles of pipe, has a slight black or red tinge to it. For the most part is perfectly safe, but Mexicans and gringos alike drink bottled water, taking the guesswork out of it. City Hall is aware of the problem, and there are works ongoing to replace old piping.

As with most countries in Latin America, litter is an ongoing issue here that is not actively addressed.

Crime

Mazatlán is quite safe for being a densely populated city. Because of the high number of tourists and expats, the government takes extra pains to ensure the safety of the area, as they do with other destinations popular with tourists.

You'll see plenty of police around; they're there as a deterrent... not because they regularly need to address crime issues. Mexico earns an enormous



amount of money from tourists and expats every year, and it takes that revenue seriously—it must be protected, hence the high-volume of police throughout tourist-popular areas.

Full-time Mazatlán expat Lee Harrison adds, "I haven't seen or heard of crime in the tourist or expat areas, although there must be something... I'd recommend normal prudence that one would use while traveling. I've found the historic center (where most full-time expats live) to be safe at all hours." Real estate here costs US\$1,832 per square meter on average.

Real Estate Restrictions

In Mexico, foreigners can't own within 100 kms of international borders or within 50 kms of the coast except through a Mexican *fideicomiso* (land trust) or corporation.

Residency

Visas are granted to those with sufficient foreign income to support themselves, which is affordable



at US\$1,500 (specifically from employment or pension, US\$2,600 from investments). The required income for a dependent is considerably higher in Mexico than in most other countries, though, at US\$520 a month.

Applications for residency must originate in a Mexican consulate in your country of citizenship, so you must start the process before leaving home. Once you have a provisional visa issued by the Mexican consulate in your country, you can finalize the process in Mexico and receive your residency ID card. These provisional visas can be valid for one to four years. After four years, you can apply for permanent residency. You can bypass that process and skip ahead to the permanent status, but you have to prove higher income or net worth (US\$2,500 in monthly income).

► For full details on all visa options in Mexico, how to apply, fees, restrictions, and more on residency in Mexico, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Mexico.

Taxes

Mexico taxes residents on worldwide income. Nonresidents are taxed only on locally earned income.

Mazatlán, Mexico

Monthly Budget

Basics	Rent	10,000	In desirable area three blocks from the bes bedroom-bedroom, comfortable apartmer		
	Transportation	2,400	This allows for several taxi rides a month (a 10-minute taxi ride is about 40 pesos).		
	Gas	240	Per tank; used only for cooking and hot water.		
	Electricity	1,042	Limited use of air conditioner.		
	Water	127			
	Cell Phone	600	Unlimited SMS and calls, local and international (States and Canada), 5,000 Mb.		
	Internet and Cable	600	Standard cable plan with 128 channels; 50 Mbps internet.		
	Entertainment	3,830	Movie tickets: 35 per person; dinner and drinks for two: 540; drinks for two: 200.		
	Groceries	3,100	Basic items for a couple. Shopping twice a week at the market.		
	TOTAL	21,939			
Extras	Medical Appointment	420	A basic doctor/clinic appointment; per visit. (500 for a specialist, and about 1,500 for an ER visit.)		
	Household help	4,000	Monthly wage for maid service five days a week.		
	Cost of Living	A-	Country Criteria		
	Health Care	B+	Real Estate Restrictions	В	
	Entertainment	A	Residency	A-	
	Recreation	A+	Taxes	В	
Loca	English Spoken	А	Cost Of Living	\$1,132.63	
Local Criteria	Expat Community	A+			
eria	Infrastructure	A+	Final Grade		
	Access To North America	A+			
	Environmental Factors	С			
	Crime	A-			
	Affordability Of Real Estate	B+			

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Best City Picks Medellín, Colombia

Twenty years ago if you told anyone inside or outside of Colombia that drug- and crime-ridden Medellín would be cleaned up and considered high-tech and sought-after just two decades later, no one would have believed you.

But that is exactly what has happened.

Medellín is not only no longer unsafe or unsavory, but it is establishing a name for itself as one of the world's most progressive cities. In 2012, *The Wall Street Journal* made it official by naming Medellín the Most Innovative City in the world for that year. That was only the first of its many accolades, with more titles and awards gracing the city practically every year since.

What makes Medellín so innovative? It is a combination of unique public transit infrastructure, well-used and much-loved public spaces, and the accessibility of technology and Internet throughout the city.

Public spaces have sprouted up around each stop of the metro, the cable car, and the escalators,



and the cable car has been expanded to continue farther up the mountain to connect beautiful and peaceful Parque Arvi in Santa Elena with Medellín. As a result, Parque Arvi has become one of Medellín's top tourist attractions. Even if the outdoors is not your thing, the 30-minute cable car ride to Parque Arvi is worth it for its spectacular 360-degree views of the whole of the Medellín valley.

While riding the cable car, look out for a giant black building. This is one of Medellín's 10 library parks, built between 2008 and 2011, providing the city with public libraries surrounded by green space. These libraries are strategically placed in some of the city's poorest neighborhoods, and, before each of these library parks is built, the community is consulted. The goal is to make each library park as well suited as possible to the community it serves. Almost every café, restaurant, or shopping mall in the city has a free Wi-Fi connection. Even some of the parks, including Parque Poblado, have public Wi-Fi, too.

Medellín is a pretty, tidy city with a near-perfect climate. It's also culturally and recreationally rich and diverse in a sophisticated, developed-world kind of way. On any given day, you could visit a museum or see a tango show. There's opera in season, shopping year-round, and dance clubs, nightclubs, and white-glove restaurants...plus interactive outdoor museum-parks, an aquarium, an amusement park, botanical gardens, a planetarium, Barefoot Park with a zen garden, and dozens of small, neighborhood parks and treed plazas.

Medellín is an economic and financial center for Colombia, as well as a literary and an artistic one.



It's the base for newspapers, radio networks, publishing houses, an annual poetry festival, an international jazz festival, an international tango festival, and an annual book fair. Back in 1971, Medellín was even the venue for Colombia's answer to Woodstock, the Festival de Ancon.

Medellín is a place where things work—the internet, the Metro, street-cleaning, garbagecollection...you can count on these services dayto-day. Taxis are metered, shop-keepers are wellmannered, and the people you pass on the street are well-dressed.

Making this a good choice for someone who wants city life but who also enjoys the out-ofdoors (as this is a city best enjoyed al fresco). Medellín is suited to the retiree who isn't interested in hot, humid, or tropical and who appreciates Euro-chic but doesn't want to travel all the way to Europe.

The expat and retiree communities in Medellín are fledgling, meaning that you'd have to assimilate into the local one. This would mean speaking Spanish. If you don't already speak Spanish and don't want to learn, Medellín is probably not your ideal retirement haven.

Medellín—and specifically El Poblado—are built on lush hills, with tree-lined streets, green parks, and meandering roads. Throughout the area, small streams tumble down from the mountains, their borders lined with dense areas of lush, tropical vegetation.

It's a first-world environment. Medellín boasts well-maintained roads and drinkable water, along with dependable phone service, electricity, and high-speed Internet. You'll find shopping galore, from mom-and-pop stores to upscale boutiques...as well as a number of large, modern



shopping malls. The banks and financial services are solid and dependable.

Medellin makes a good impression immediately and on many levels. Architecturally, this city is lovely. Built almost entirely of red brick, with most every structure topped by a red clay tile roof, the place is pleasing in its consistency, especially when viewed from some height.

It's an enjoyable place to be. From the hole-inthe-wall shop selling home-made empanadas to dining experience will be varied and limitless.

You can also spend an evening at the orchestra or one of 28 theaters, explore the city's 40 museums, visit its many galleries, or relax in one of 21 parks. And what's more, the sizzling nightlife in Medellín draws visitors from around the world.

The real estate market is mature, active, and under-valued. There's a well-organized real estate industry here, with a generous inventory of quality properties. Construction standards are high—even in older buildings—yet prices are lower than you'll find in most markets in the hemisphere...an amazing value when compared to Medellín's quality of life. The rental market is active and profitable.



It's not called the city of eternal spring for nothing. The pleasant year-round temperature of 80°F is definitely a bonus. Yes, it rains, and there are storms, but, because the city is situated in a valley, those storms are amazing to watch from the windows of an apartment with a view.

The views are another thing to love about this city. You can greet each morning by sweeping views of the mountains and/or the city skyline. It's also an impressively green city, with trees, plants, and small gardens everywhere to improve the views from street level and above. It's also remarkably clean. In the central neighborhoods, you'll rarely see litter.

For the retiree or expat looking for a new life in a cosmopolitan setting, Medellín offers a Euro-

chic lifestyle supported by ever-more-innovative modern comforts. This is an open-minded city committed to continued change, growth, and improvement.

Cost Of Living

Medellín can be a very affordable place to live, especially when you factor in the current exchange rate favor. If you decide to "go local," buying local brands and eating out at local places, your cost of living could be extremely low.

But one of the appealing things about Medellín is that it's a place where a luxury level lifestyle is available if you're interested in pursuing and paying for it. This isn't true of all places we recommend.



Climate

The weather here is close to perfect for most folks. Perched at an elevation of 5,000 feet (1,500 meters), it enjoys beautiful weather all year, with warm, balmy days and cool, pleasant nights.

Temperatures range between about 79°F and 63°F with humidity hovering around 67.5%. The temperature in Medellín varies so little throughout the year that you can't really say there are warmer or colder seasons... you could say that Medellín is room temperature every day, all year.

You won't see any snow here, but it will rain often, nearly 40 inches over the course of the year.

The city has two rainy seasons, from September to December and March to May.

There's a risk of flooding, landslides, and earthquakes, though consequential effects of all are more strongly felt outside the city than in it.

Health Care

According to the WHO, Colombia has one of the world's best health care systems, and Medellín

is home to five of the top 10 hospitals in South America and 8 of the top 44 in Latin America. Colombia is home to the best health care in Latin America, boasts some of the continent's best and most highly skilled doctors, and offers well-equipped hospitals and excellent service available at very affordable prices. Long known as a destination for cosmetic surgery, Medellín is now established as a destination for complex procedures and advanced technology, including transplant surgery.

Note that hospitals in Medellin are famous for their expertise in organ transplants, especially bone marrow, kidneys, lungs, stem cells, heart, and intestines. However, the country has a law in place to give priority on transplants to Colombians in all cases except for procedures involving bone marrow.

The most recommended hospitals are Hospital Universitario de San Vicente Fundación, Hospital Pablo Tobón Uribe, Hospital General de Medellín, Clínica Las Américas, and Clínica León XIII.

Legal residents of Colombia are entitled to government-sponsored health insurance. Options include Entidad Promotora de Salud (EPS), Coomeva, BUPA Colombia, and so on. Premiums vary depending on age and type of coverage, but you can expect to pay as little as US\$70 to US\$150 per month.

Medellín is also a burgeoning destination for overseas nursing homes, called *casas para tercera edad* or *hogares para abuelos*. One Colombia expat shares her experience with us: "I looked at the cheapest to the most expensive assistedliving facilities in Medellín. In Laureles, one cost 2,500,000 pesos a month. The rooms all had patios and were clean and spacious. An



upper-class facility located in Poblado (Estrato 6, meaning one of the most expensive parts of the city) cost over 7 million pesos a month."

Another expat told us, "My father spent US\$10,000 a month at a nursing home in California in 2016, Compared to ten grand a month, the 2.5 million pesos a month here is a bargain, and the quality care has been the same if not better." ► For full details on all health care and insurance options in Colombia, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Medellín.

Entertainment

Colombia's cultural capital, Medellín, is competitive with its better-known peers, offering a wide range of entertainment options. With modern movie theaters, shopping, vibrant nightlife, impressive galleries, museums, venues



for theater and music, plus soccer stadiums... and the intoxicating city-wide attitude toward fitness and health—culminating in the weekly pedestrianization of the main city highway— Medellín really does have something for everyone.

One of the best concentrations of good food and nighttime entertainment is the Parque Lleras neighborhood. The park and surrounding blocks are lined with trendy clubs, bars, and restaurants, from local joint to fine-dining experience.

Medellín boasts a variety of museums to visit, the most popular being Museo de Antioquia. Located next to Plaza Botero, which features 23 abstract bronze sculptures created by Fernando Botero, it's considered one of the city's top tourist attractions. Inside the museum are about 100 works of art donated by world-renowned Colombian artist Fernando Botero. The museum also includes pre-Columbian, colonial, and modern art collections.

Another museum worth visiting is Medellín's Museo de Arte Moderno (Modern Art Museum), which holds a mix of exhibitions located in a striking building. The building and the terrace views of the Modern Art Museum are worth the visit alone.

There are several shopping malls in the city, home all the international brands you'd expect, as well as local designers, movie theaters, department stores, and fun attractions—at Christmas you'll find indoor ice skating, in fall hay mazes, etc.

Recreation

Medellín has a reputation for great weather and a lot of green spaces, but, other than jogging and biking on the city highway, there's not a lot of opportunity to commune with nature.

Cerro Nutibara is the "guardian" hill of this city, one of seven that surround it. Climb it for a 360-degree view of the Aburra Valley where Medellin sits.

Other excursion options include the Jardín Botánico (Medellín botanical gardens set in about



14 hectares of land and has over 1,000 different living plant species), and Museo El Castillo (a European-style castle, once a former residence, which is now a museum).

If you're living near the El Poblado area, be sure to head out for the Sunday Coclovia, when the entire main highway through the neighborhood is shut down for pedestrians, joggers, bikers, rollerbladers, Zumba and yoga classes, snack vendors, and plenty of other family fun.

The most popular sport in Colombia, by far, is soccer... and Medellín is no exception (it has two professional clubs). Basketball is also marginally popular, as well as horseback riding. The Atanasio Girardot Sports Complex is the epicenter of sport in the city, and with 280,000 square meters, it's big enough to accommodate the practice of 34 sports.

Head just out of the city for more outdoor adventures... to Guatapé, for example, home of an enormous man-made lake. Here, you can jetski, windsurf, fish, or climb the enormous El Peñón rock, which is a respectable 650 steps up to the top—but worth it for the breathtaking views.

English Spoken

While you might get by with just us smattering of Spanish, those who want to experience true Paisa culture need more. English speakers can usually be found at restaurants and hotels, but for day-today life, you really need Spanish here.



Overall, Colombia's level of English is low... It ranked 11 out of 17 in English proficiency in Latin America.

But it's becoming increasingly common to hear English when you're out and about—granted, it's being spoken by other North Americans, but it's an indication of how many more English-speaking tourists and expats are coming here these days. You're likely to hear other American, Canadian, even Australian accents as you browse the malls and pace the supermarket aisles.

Expat Community

For a city of 4 million, Medellín's expat community is small, but it's rapidly growing these days. Join a few expat groups or follow some on Facebook and you'll soon be tapped in to a calendar of events, including everything from salsa classes to Spanish lessons.

South America Correspondent Lee Harrison comments, "Make no mistake, Medellín has plenty of expats. But in a city this big, the concentration is not high overall.

"Contrary to the old, no-longer-true stereotypes about the sex trade and drugs, 2015's expats include single women, couples, and young families with children. They're spread throughout every nice part of the city, with the highest concentration in El Poblado.

"Within El Poblado, Parque Lleras remains a favorite expat hangout. I don't think I've walked past the Juan Valdez coffee shop in Parque Lleras once in the past four years without seeing a handful of expats enjoying our version of Starbucks and watching people go by. And there are a number of other expat meeting places in the Lleras area—places like the Shamrock Irish Pub and Grill—where you'll find North Americans and Europeans gathering and enjoying things like the Super Bowl or the Stanley Cup playoffs.

"The second most popular area seems to be along El Poblado's Golden Mile, with its higherend clubs, shopping, cafes, and restaurants. I see mostly Colombian professionals on the Golden Mile... but more and more expats every year."

Infrastructure

Internet $\star \star \star \star \star$

Internet Speed Cost in Mazatlán 25 Mbps <u>COP 69,900</u>

Electricity

Cost per month Average Reliability <u>COP 347,138</u>* Power outages are rare and usually last only a few minutes.

*This number combines the cost for electricity, gas, and water.

Domestic Access

 $\star \star \star \star \star$

Despite being only the second largest city in the country, Medellín's public transit systems and infrastructure are superior to that of busy capital city Bogotá. It rivals first-world metropolises for its efficiency, cleanliness, and innovation.

It's the only city in Colombia with a metro system. The project was 15 years in the making, and the finished product, unveiled November 1995, is a source of pride for the locals. It's well-used yet clean and well-maintained.

The Medellín Metro consists of two lines: Line A (28.8 kms long) and Line B (5.5 kms long). As a city situated in a valley and surrounded by hillsides, Medellín public transit includes a funicular service



to transit residents to higher-elevation elevation neighborhoods. There are four Metrocable lines (J, K, L, and H) as well as a Tramway.

This is a commuter-friendly town. Aside from the metro, there are more inner-city transportation systems available, such as bus lines on a new system called Metroplus. Bus routes are extensive, and vehicles run on natural gas.

Taxis here are not only ever-present, but also always painted yellow and metered, unlike in many other Latin American countries. In Medellín, the taxi drivers, like their city, are gentler and calmer, happy to stop to offer directions or even to chat.

Needless to say, you could easily and comfortably get by without a car in Medellín. And if you choose not to own one, you can always rent a car to get out of town when you want to.

The city is walkable in neighborhoods, though you'd need public transport or a car to travel beyond your immediate area. Roads in and around the city are good, and most of the city is built in a grid system, making it relatively easy to navigate. While biking in the city isn't too common, it's a major pastime for many competitive locals who bike the hilly highways around the city. Your drive to or from the airport will encounter at least a handful of these serious athletes.

Access To North America

With just a few direct flights to the United States and none to Canada, Medellín still isn't super accessible, but flight routes increase each year.

Medellín's international airport is located in the small town of Río Negro, about 45 minutes from the city center. The drive is a pleasant one, though, offering spectacular vistas of the Aburrá Valley sprawled out before you. Without your own car, private and shared taxis and busses make the trip regularly.

José María Córdova International Airport (MDE)

U.S. Airlines That Fly Direct	American Airlines, JetBlue Airways, Spirit Airlines
Direct Flights From The United States	Florida, Miami, New York
Direct Flights From Canada	None
Other Direct Flights	Aruba, Brazil, Dominican Republic, El Salvador, Mexico, Panama, Spain, Venezuela
Domestic Carriers	Avianca, Copa Airlines Colombia, Viva Air, LATAM Colombia, Wingo EasyFly

Environmental Factors

The city makes a tremendous effort to create and maintain green spaces. By law, a green space equal to the footprint of every new building must be created. Not only does it have upwards of 20 parks, but nature is abundant everywhere you look, whether it's tropical vegetation, small gardens, or the tree-lined streets.

The city has recently taken steps even further to provide green spaces by transforming the sides of 18 roads and 12 waterways into grassland in order to combat the "heat island" effect that so many other cities in the world suffer from.

Mayor Federico Gutiérrez explains, "When we made the decision to plant the 30 green corridors, we focused on areas which most lacked green spaces. With this intervention we have managed to reduce temperature by more than 2°C and already citizens feel it."

Plus, visually it's a clean city. There's no problem with litter, unlike most other cities in Latin America.

That said, it's a city of 2.5 million people that's undergone rapid urbanization over the past handful of decades. High numbers of vehicles and motorbikes that burn cheap gasoline and diesel have resulted in Medellín having the second worst air quality in Colombia.

Poor air quality is worsened by the fact that it lies at the base of a valley, trapping the dirty air under certain climactic conditions. Those with respiratory problems should be wary of living here long term.

Again, though, the city is aware of the issues and actively fights against them with initiatives such as the "*pico y placa*" system, but which only cars with certain license plate numbers may be on



the road on a give day or during certain hours. By limiting the number of cars on the streets, the city hopes to eventually reduce emissions.

The air problems are really a shame, because otherwise, this is a surprisingly clean and wellkept city for being so densely populated.

Another environmental concern is toxic and pathogenic pollution found in Colombia's rivers. Lack of regulation means pollutants from the agricultural, industrial, or mining industries are dumped directly into the water systems.

Crime

Long-known Stateside as a center for drug-related violence, Medellín has well and truly changed. Its stereotypes are no longer deserved—the rate of murders per 100,000 people has dropped from 184 in 2002 to 24.4 in 2016—the lowest it's been since 1974. In just a few years, Medellín cut its homicide rate by 90%. This is the most significant decrease in the history of the world.

Statistics aside, Medellín feels like a safe city to spend time in. Most neighborhoods are walkable, and you'll see families, single women, groups of teenagers, and children all out and about enjoying the comfortable climate and plentiful green spaces.

This is still a populous city though, so petty crime and crime of opportunity will happen. Avoid the bad parts of town, be wary of using electronics on the street, and keep your car and house locked, and this is a secure city to be in.

Affordability Of Real Estate

Real estate here costs US\$2,335 per square meter on average.

Real Estate Restrictions

Foreigners can't own within 2 kms of international borders, nor can they own land within 2 kms of the coast.

Residency

U.S. and Canadian citizens are automatically granted a 180-day tourist visa when entering the country.

Colombia's income requirement is low, though it's not set in stone. The lawful income requirement for a retiree is three times the minimum wage, which has been the equivalent of about US\$1,000 for several years now.

Or you could opt to invest in real estate at about US\$86,300, or in a local corporation for US\$160,275 (numbers specific to 2018).

Plus, the process for residency in Colombia is simple and straightforward—in fact, it won the title of "Easiest Residency Process" when we compared all the best options in our World's Easiest Residency Options report (one component of our "Passport to Freedom" residency kit). While there are no specific benefits offered to residents here as in some other countries, Colombia's residency process comes with the



least amount of red tape, which knocked it's grade up a notch. Expats report that it's possible to apply and get the permanent residency visa issued in just one hour.

▶ For full details on all visa options in Medellín, how to apply, fees, restrictions, and more on residency in Colombia, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Colombia.

Taxes

Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.

One additional tax to be aware of here is what's termed a wealth tax. This is a tax on your net worth or assets. Depending on your net worth, you can be liable for this tax at some point after establishing residency, in Colombia the wealth tax doesn't become an issue until you've been resident for five years.
Medellín, Colombia

Monthly Budget

Basics	Rent	2,300,000	Unfurnished, two-bedroom, comfortable a other expat-popular neighborhood.	partment in El Poblado or
	Transportation	255,000	For metro and taxi use.	
	Gas	320,000		
	Electricity	NA	Bundled with gas.	
	Water	NA	Bundled with gas.	
	Cell Phone	56,000		
	Internet and Cable	193,000		
	Entertainment	696,000	Movie tickets: 13,000 per ticket; dinner and drinks for two: 55,000–200,000; drinks for two: 20,000.	
	Groceries	1,300,000	Basic items for a couple.	
	TOTAL	5,120,000		
Extras	Medical Appointment	55,000	A basic doctor/clinic appointment; per visit.	
as	Household help	640,000	Two visits per week; 80,000 per visit.	
	Cost of Living	В	Country Criteria	
	Health Care	A+	Real Estate Restrictions	В
	Entertainment	A+	Residency	A
	Recreation	В	Taxes	В
Loca	English Spoken	C-	Cost Of Living	\$1,605.09
Local Criteria	Expat Community	C+		
teria	Infrastructure	A+	Final Grade	
	Access To North America	B-		
	Environmental Factors	C-		
	Crime	B+		
	Affordability Of Real Estate	B-		

Still confused about residency overseas? Or simply want to learn more about the benefits of having a second residency? You need our

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PASSPORT PASSPORT PASSPORT

PASSPORT TO FREEDOM: The World's top havens for residency, Citizenship, and a second passport

This series of reports and audio recordings is your road map to creating your new life in Paradise. Our Passport to Freedom contains five invaluable reports and five instructive audio recordings that will help you on your way to realize your dream life overseas, detailing everything you need to know about establishing residency overseas.





Best City Picks Paris, France

For so many would-be expats, Paris represents the ultimate dreamy life overseas... American romantics have idolized this city for 100 years and more. Hemingway, Stein, and so many others did their part to immortalize the city, and their books are still required reading in many a school, making Paris one of the first foreign cities many students become exposed to.

And for most, Paris doesn't disappoint... with hundreds of museums and galleries, one of the liveliest café cultures and some of the most revered cuisine in the world, space to lounge in parks and on riversides... plus a superb and affordable public transportation system and all other modern amenities, this Grand Dame of cities does seem to have it all. You'd be hard pressed to find more history, culture, and character per square meter anywhere else in the world.

This open-air museum has something to discover on each corner, each *rue* harboring some new joy to behold in this historic city where modern



seamlessly meets tradition. Some might even call it staid, as little changes here, and that's generally the way Parisians like it. When Notre Dame's iconic roof was marred in 2019 and proposals for exciting new designs came pouring in, anything that eschewed the former look was disdained by officials and residents alike.

But Paris *is* changing, with modern conveniences chipping away at a lifestyle that even just 10 years ago was far more insulated. Paris has gone global, with more shops open on Sunday and past 6 p.m. than would ever have been thought in the past. Never before would you have seen joggers on the streets, but you're likely to see whole running groups at any hour these days. Women wear sneakers with their dresses as much as heels, and you might even catch them in "athleisure" wear on the streets (*quel horreur!*). Gyms—a very un-French invention and formerly a rare sighting—now abound in this city of newly health-conscious folk.

The streets have been (and still are) undergoing massive renovations to make way for bike lanes all over the city. Metro stations are being refitted with escalators. And, while websites here are often a throwback to the early 2000s (clunky to say the least), they do at least exist in many cases nowadays. You can buy museum tickets online, shop for groceries or electronics via web, and sometimes even see a restaurant menu before you go.

Some of these modernizations are doubtless more welcome than others, and they seem



to make Paris more accessible to the average American than it used to be. Still, though, on the whole, Paris is as Paris has been...

Still best explored on foot, where you can get lost for hours (or not, as we all have GPS on our phones now) wandering down cobblestone alleyways and stumbling on churches not in guidebooks. Still picture-perfect no matter the weather—Paris is just as beautiful in the rain or shine or if you're lucky enough to catch her blushing under a veil of snow.

Still as postcard worthy as she ever was, with beautiful stone Haussmann buildings offering old bookstores and antiqueries, fun boutiques, fragrant wine cellars... punctuated by welltended parks and the river and canal.



A baguette, a hunk of cheese, and a bottle of wine still makes for one of the most pleasant, fulfilling, and affordable meals in the city. Enjoying them *en plein air* in one of the pretty spots of green that dot the city is still the best way to enjoy an afternoon for just 5 euros.

And the neighborhood feeling still persists in each corner of this manageably sized city. You could walk from end to end in a day, but within each little area, all your needs can be met. The baker, butcher, bank, pharmacy, grocer, metro and bus stop, and anything else can usually all be found within just a few blocks. Living here, you get to know the vendors around you and they greet you with recognition when you return.

Plus, fresh food markets are plentiful, with one in every major neighborhood. Shop these for the best selection of fruits and veggies, farm-raised meat and eggs trucked in from the countryside, fresh nuts and dairy, dried fruits, cut flowers and potted plants, and more. Shopping these is often much cheaper than grocery stores, and it lends a wonderful community feeling to life—it's impossible not to feel part of things when you're buying direct from a farmer and harder to leave without a smile on your face. Markets are a great way to practice French small talk. You'll even find unexpected surprises, like great Thai or Middle Eastern food made by immigrants on the spot and much cheaper than in restaurants.

The metro is convenient for getting around this cosmopolitan city but also out of it. Within an hour or less you could be in the middle of a forest or at a lake, the city just behind you but a world away. Most are surprised by the number of outdoor getaways this otherwise urban playground has to offer.

However, it's not all croissants and accordions... no place is perfect, and Paris is no different.



For an American, used to wide open spaces and big houses, Paris might feel claustrophobic. Apartments here are small, you won't have a yard to call your own. When you go to the park to get outside, you have to share it with the rest of the city. Streets are often small, too—and many are packed with tourists for several months a year, making them all the tougher to navigate.

While things are modernizing, Sundays are still off days for the majority of places (if you're lucky, your grocery store might open for a half day). August is a dead month, with most businesses closed, despite it being the busiest tourist month of the year. Shops can be maddeningly specified... no more Target run to get all your monthly needs in a single trip—you might have to visit a dozen shops over two weeks to find everything you're looking for. (It makes for a good excuse to explore every weekend but can be frustrating, too.)

Punctuality isn't as prized as it is in other parts of Europe... it's not quite as bad as a manana mentality, but the laissez-faire attitude does extend to scheduling to some extent.

And it's hard to deny that crime has increased in recent years. Any big city can generally be dangerous in the same ways... densely populated



spaces breed petty crime; this is true all over the world. But it does seem to have increased in Paris over the last decade, to the point that witnessing or being victim of a pickpocketing is almost a foregone conclusion if you spend more than a couple weeks here.

Famous French comedian Gad Elmaleh put it well in a recent standup show: "Americans looove Paris. Every time I hear Americans talking about Paris, I feel like I've never been there. I'm like, 'I wanna go there—I wanna go to *that* Paris. I've never seen it before..."

Paris is wonderful, but it bears keeping perspective... nothing can live up to the movies or novels that venerate it without prejudice. This city can be everything you've fantasized about, but life is still life—leave your rose-colored glasses at home when you move overseas (true of any place you move to).

Cost Of Living

Paris is an expensive city... that's a fact. Property prices both for owning and renting are sky high for very little space.

But Paris can be more affordable than most people imagine...

Utilities of all kinds are generally cheaper on this side of the pond. Take these recently published numbers from *The Hustle* as an example: "The average American household spends twice as much on cell phone bills as the average French

household. For internet, many Americans have the choice between Comcast and, well, Comcast––while French people typically have at least five providers to choose from."

Editor in Chief Kat Kalashian moved back to Paris in 2018 and reports, "We spend less per month than we did living in Panama City.

"Our rent is about the same as it was there, but we could spend less. We want two bedrooms and a terrace, and we're willing to pay for that extra space.

"But we spend far less on food per month... probably 75% or less than we did in Panama. The lifestyle here lends itself to making small shopping trips for fresh food every couple of days as needed rather than buying longer-lasting products once a week, which are always more expensive. Plus, we indulged in imported goods in Panama—some from the States, just because they were available, but also many from France. Here, we relish all the locally made products and never buy imported. American goods aren't commonly found, so we aren't tempted (though if you do hit an American store here, you'll dearly pay for it).



"Our utility costs—electricity, internet—are probably half as much. Our cell phone plans are about the same.

"The big cost cutter was losing the car... gas wasn't too expensive in Panama, but maintenance really added up over the years. Here, I spend less than <u>30 euros</u> a month on transport and my husband, who commutes more than I do, probably spends about <u>50</u>. We walk most places, and take bikes for anything too much further unless we're in a hurry or weather is bad.

"That includes a Vélib (bike rental) subscription for 3.10 a month (rides of 30 minutes or less are free with this account—and you can get anywhere in Paris in under 30 minutes; if we spend 30 to 60 minutes, it just costs an extra euro), plus about 20 metro tickets a month. If we took the metro every day (some months we do), we'd just upgrade for a monthly metro pass for 75 euros instead of buying single tickets.

"Pet food costs about \$20 less per month than in Panama (I was expecting it to cost more, but it doesn't if you order big bags from a vet instead of buying little ones in the grocery stores).

"A visit to a clinic costs exactly the same (25 euros here as opposed to US\$30 in Panama). Specialists and dentists are far less here than we paid in Panama, but we did go to the expensive American hospital in Panama (costs could be much lower, but I had a couple bad experiences with bargain dentists and doctors). A friend has an American therapist here and she pays <u>30 euros</u> per hour session—no insurance.

"So if you're only counting the necessities of life, Paris is pretty affordable for a two-income household.

"Where costs can easily escalate is in entertainment. While eating out here probably



costs the same per head on average as eating out in Panama at good restaurants, we did it less there. Here, we go out much more than we used to, so that's where our budget balloons a bit. Museum costs add up, too, if you're not going on the free day of the month."

Climate

Paris has a full four seasons, with steamy hot summers and cold winters. While extremes didn't

used to be common, in recent years Paris has seen some snowfall in the winter and record-breaking heat waves in the summer. With weather patterns becoming more extreme worldwide, this is likely to continue.

Typically, temperatures range between about 30°F at the coldest and 100°F at the height of summer. Humidity ranges between 69% to 89%, and you'll receive about 25 inches of rain over the course of the year.

Health Care

The health care in France is arguably the best in the world and is first in the WHO's ranking of international health care. And, if you're a member of French Social Security (that is, you're



paying into the system), most of the cost of this extraordinary health care is covered.

Even if you're not, the care is affordable. On this front Kat notes, "I'm not able to take advantage of the free health care yet, but I've seen my share of doctors since moving thanks to pregnancy. I've only had private care, and the most expensive test I've had cost about <u>145 euros</u> (there have only been two visits over <u>100</u>). Ordinarily, specialist visits are about <u>50 euros</u>, a clinic visit just <u>25</u>. To have my baby in one of Paris' most recommended maternity wards will cost about <u>5,000 euros</u> for a stay of four days (the minimum time you'll be kept in the hospital after birth).

Eye care and dentistry is likewise affordable out of pocket. A cleaning plus x-ray costs about <u>60 euros</u> (just <u>40</u> for cleaning).

Living in Paris, you'll have access to the best medical care in the country and it's all within easy access—you won't have to go far to find any of the care you need. Doctors still make home visits in France, and you can expect even a basic consultation to last half an hour.

► For full details on all health care and insurance options in France, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in France.

Entertainment

To live in Paris is to be part of what many consider to be ground zero of refined Western culture. Paris oozes culture and history, for access to the historical, architectural, and social heart of Western culture, there is no better location.

From the countless churches and cathedrals, to the dozens of museums and hundreds of galleries, to the universities and varied classes of all kinds you could enroll in... this city offers the culture vulture a lifetime's worth of fodder.



Safe to say that living in Paris, you won't want for anything.

Recreation

Dozens of smaller parks can be found throughout the city—it would be hard to walk more than 15 minutes without coming across some green—but they're not always big enough for practicing any real sport.

While Paris is certainly a cosmopolitan city, out of its 65 square miles, more than 11 are reserved as protected woods and parks. To get to these wideopen spaces and lakes you could boat or swim in, though, you generally need to head to the edge of the city. There are a number of outdoor activities you could pursue here... horse riding, boating, hiking, or simply picnicking.

If you're into sports like soccer, tennis, or swimming, these are also things you can pursue through athletic clubs of the city, but generally indoors.

You'd be surprised at how outdoorsy life in Paris could be... A big factor is the element of walking and biking—most residents use their feet more than public transportation, meaning you get a healthy dose of exercise and sunshine every day, just by going about your business.

Golf lovers even have a chance to practice here at the historic Morfontaine course just outside the city. This 27-hole club is made up of a 9-hole



course, built in 1911 and known as Valliere, and the 18-hole championship course, built in 1927.

English Spoken

The cliché of French not wanting to speak anything other than French is both somewhat true and overblown...

In tourist areas, your waiter will almost assuredly speak English to you, English menus are almost

always an option, and vendors often speak enough to help you make a purchase.

Those working in the service industry are more likely than those working in local-oriented industries (real estate, for example). Outside of tourism zones, it's not necessarily guaranteed. And just because the person you're speaking to doesn't switch to English doesn't mean they don't speak it... they might refuse to either out of stubbornness or because they don't feel comfortable speaking it. Many French I've met over the years have poked fun at their nationality's poor language skills, saying they don't speak other languages well, which is why they don't like to—their words, not ours!

"Parlez-vous anglais?" will get you quite far in Paris. That's if you aren't immediately greeted in English before opening your mouth, having been identified as non-French at a glance.

Life in France will be infinitely more enjoyable and comfortable if you make the effort to learn at least conversational French. That said, if you wanted to try to live in France without learning the language, Paris would be the place to do it.

Paris is home to countless English-language news services, bilingual and international schools, expat groups, English bookstores, religious associations, TV channels, sport teams... etc. An expat in Paris is by no means alone. For some, it's actually a negative that so much English can be heard in the city's streets, cafés, and restaurants.

It's entirely possible to get along in Paris 99% of the time without knowing any French. The other 1% of the time would be when dealing with any of the utility companies—you'll need a good francophone friend to make those calls for you. (The exception is France Telecom, which goes so far as to offer an English customer service line.)

Despite the increase in English speakers in Paris in recent years, you'll forever feel like an outsider if you don't learn French.

Expat Community

Paris has a huge expat community, a large portion of which is English speaking. Aside from the sheer numbers, the organization of the expat community is impressive. Few foreign cities have as strong and as established an Anglophone expat community as Paris.

Abby Gordon, 10-year expat in Paris, comments: "A number of social groups of expats and other internationally minded residents have sprung up in Paris, meet-up groups cover just about every interest you could imagine. Both Democrats Abroad and Republicans Abroad have strong roots in Paris and organize frequent events, particularly running up to elections. On U.S. election night the groups sponsor election night parties that run until the results are in and then some.

"WICE is an Anglophone association that focuses on easing expats' transition to life in France. The group organizes a number of classes and social, educational, and cultural activities, but is perhaps best known for their annual writers' conference. WICE also coordinates a number of volunteer positions.

"Paris has several English-language religious communities, including the American Cathedral (Episcopalian), the American Church (interdenominational Christian), and the Unitarian Universalist Fellowship. The American Church of Paris, founded in 1814, earned recognition as the first American church outside the country and its territories. It is particularly active in the community and, through its Franco-American Community Center, offers educational, social, and cultural activities throughout the week and throughout the year.

"The Mona Bismarck American Cultural Center takes a multi-disciplinary approach to promoting American cultural heritage in Paris, on behalf of American expats and also as a means of fostering Franco- American cooperation. They offer exhibits, talks, workshops, concerts and a number of other opportunities and events throughout the year."

The American Library is another great resource and hub for anglophones, with lectures, discussion and book groups, and activities for families and kids.

Angloinfo's Paris site is a great hub for finding English-speaking resources of all kinds in the city, and there's no shortage of Paris-based English publications to avail of, both digital and physical.

Infrastructure

Internet

Internet Speed	10 GB fiberoptic*
Cost	EUR 14.99

*Not necessarily available in every building, as they need to be wired for fiberoptic service. Each month more and more are, though, which makes this service an inevitability before too long.

Electricity $\star \star \star \star$

Cost per month Average reliability

<u>EUR 30</u>

Any electrical disturbances would be highly unusual.

Domestic Access



Paris' public transportation is second to none, a car here would be an unnecessary expense.

Using the wide net of bus and metro routes, bike and scooter rental services, plus taxis and your own feet, getting around this city is quick and easy.

Train networks throughout France are wellestablished but expensive, though seniors can avail of SNCF train discounts (generally about 25% off or more with a Senior Card).

Renting a car to drive across country or across Europe is also possible, and roads are well maintained and signed.

Access To North America

While it's at least an eight-hour flight to get across the Atlantic, Paris makes travel to and from about as easy as it could be... With direct flights to both U.S. and Canadian coasts, as well as hundreds of flights throughout Europe and Asia, you can get anywhere in the world from Paris pretty easily.

The city is served by three airports: Beauvais, Orly, and the main international hub of Charles de Gaulle (CDG). Coming from out of Europe, and you're almost sure to end up in CDG, whereas flights around Europe are likely to leave from one of the smaller airports, which mainly serve the lower-cost airlines.

Charles de Gaulle airport is typically 30 to 45 minutes from the city depending on where you are, but it can be an hour or more in traffic. You can reach the airport in just over 30 minutes and for just a few euros using the RER train system.

Charles de Gaulle Airport (CDG)			
U.S. Airlines That Fly Direct	American United	Airlines, Delta,	
Direct Flights From The United States	Atlanta, Boston, Charlotte, Chicago, Cincinnati, Dallas, Denver, Detroit, Fort Lauderdale, Houston, Indianapolis, Los Angeles, Mlami, Minneapolis, New York, Orlando, Philadelphia, Raleigh, Salt Lake City, San Francisco, Seattle, Washington DC		
	Montréal, Québec City, Toronto, Vancouver		
Direct Flights From Canada	Seasonal	WestJet (Calgary, Halifax seasonally)	
Other Direct Flights	CDG offers direct flights to most countries in the world and hosts more airlines than any other airport in the world. (So you can go pretty much anywhere you want.)		
Domestic Carriers	Air Austral, Aigle Azur, Air Calin, Air Caraïbes, Air Corsica, Air France, Air Guyane Express, Air Tahiti Nui, Chalair Aviation, Compagnie Aerienne Inter Regionale Express (CAIRE), Air Antilles Express & Air Guyane Express, Corsair International, French Bee, HOP!, IGavion, La Compagnie, St-Barth Commuter, Transavia France, Twinjet, XL Airways France		



Environmental Factors

Paris has good, clean drinking water, but tap water is super-high in mineral content, so you might not want to drink it unfiltered on an ongoing basis.

The air quality is decent for such a large, dense city, and as more bike lanes replace car lanes throughout the city, this is set to improve even further. Plus, the current mayor has plans to install more trees throughout the city, with 20,000 planted by 2020. While the initiative is primarily to help cool the city in summer, the increased tree population should also have an effect on air quality, reducing greenhouse gases. The project aims to eventually have half of the city's territory converted to green space.

Paris offers clean living, but it's worth noting that, although Paris is famous for its clean streets and lack of litter, the city cleanliness has declined overall in recent year, and it gets especially bad in summer when people are using the parks more frequently. Cigarette butts are a particular litter issue in green areas.



Crime

Paris has high rates of petty crime, especially in tourist zones. Pickpocketing is the only crime you're likely to encounter personally, but you are likely to encounter it—whether as a victim or a witness. Pickpocketing has really become common in metro stations and in metros, but, on the plus side, the thieves aren't aggressive—any chance of being seen and they quickly slink away. Keep your purse close and watch your pockets in crowds or on the metro; be especially wary with backpacks in the metro. Never leave a purse or pocket unzipped.

Another typical crime in Paris is to be taken in by little begging street gangs. There are several common scams, for example, someone will pick up a ring from the ground (which they have previously dropped) and approach you, asking if it's yours. They then play on your sympathies to donate money or swipe your wallet. Another one has groups, usually of women and children, with clipboards, pretending to be mute and to be gathering signatures (while someone in the group gathers your valuables), often by metro stations or at tourist sites. Stay clear and don't engage.

Crime rates are otherwise low in central Paris.

Affordability Of Real Estate

Real estate here costs US\$16,857 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in France.

Residency

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the country for business or personal travel. In English this is referred to as a "short-stay" visa (type C), but is officially called a *Visa de court séjour Schengen,* a short-stay Schengen visa, as it allows you 90 days within the Schengen Zone at large, not just France.

Most European countries grant residency to foreigners who can prove they will be able to support themselves, including France. The minimum wage (which varies according to region) can be taken as a guideline for this amount. There will be additional requirements, but, generally, it's easy to establish residency in France (and throughout the EU).

A long-stay visa must be applied for in your current country of residence (you can't go to France and apply there). If you have proof of sufficient funds and assets, including health insurance to US\$40,000, to support your stay in France without working for at least one year, you will be given a one-year, long-stay visa.

If you want to stay longer than one year, you must apply to extend your visa with the local authorities in France. Again, you will have to prove that you can support yourself. Assuming that all progresses smoothly, you will be given a permanent resident card, the *Carte de Séjour*. ► For full details on all visa options in France, how to apply, fees, restrictions, and more on residency in France, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in France.

Taxes

France taxes residents on their worldwide income and nonresidents only on their locally earned income.

When you do the math, you find that, an American living in France wouldn't likely pay any more in taxes than he would living in the United States.

First, France has a taxation treaty with the United States effectively eliminating the risk of double taxation. Second, in France you have only the central government tax to worry about, no state taxes. In the United States, you have state taxes in most states, and, in some, you also have a county or a city income tax to worry about.

Finally, the way that income taxes are calculated in France (it's a complicated and unique system) means that your tax rates are greatly reduced if you're a couple or a family.

One additional tax to be aware of here is what's termed a wealth tax, which is a consideration for expats after five years of residency. In September 2017, several tax reforms were made, which went into effect Jan. 1, 2018, and one of the most significant changes was to the wealth tax. Whereas the tax was historically applied to all assets, the tax now only applies to real e state holdings.

Paris, France
Monthly Budget

Basics	Rent	2000.00	Unfurnished, two-bedroom, comfortable a meters in central Paris.	partment of 75-80 square
	Transportation	65.00	For unlimited monthly metro/bus pass (65 euros) for two (makes sense if you take 2 rides per day; if not traveling so much, a pack of 10 tickets costs 16.90). Add another 30 to account for a couple of short Uber rides per month; add 29 euros a year for a Velib bike subscription.	
	Gas	NA	Bundled with electricity and water.	
	Electricity	95.00		
	Water	NA	Either included in rent or bundled with electricity.	
	Cell Phone	35.99	Bundled with internet and TV; unlimited calls and texts, plus 50Gb of mobile data, fiberoptic internet up to 1Gb, and 160 cable channels.	
	Internet and Cable	NA		
	Entertainment	300.00	Movie tickets: 7.20–14.70 per ticket; dinner and drinks for two: 25–75; drinks for two: 10.	
	Groceries	500.00	Basic items for a couple.	
	TOTAL	2995.99		
Extras	Medical Appointment	25.00	A basic doctor/clinic appointment; per visit. Two visits per week; 14 per hour.	
ras	Household help	448.00		
	Cost of Living	F	Country Criteria	
	Health Care	A+	Real Estate Restrictions	A+
	Entertainment	A+	Residency	В
	Recreation	C+	Taxes	C
Loca	English Spoken	В	Cost Of Living	\$3,328.88
ocal Criteria.	Expat Community	A+		
teria	Infrastructure	A+	Final Grad	e
	Access To North America	А		
	Environmental Factors	B+		
	Crime	C+		
	Affordability Of Real Estate	D-		

Top Health Insurance Options For The Retiree Abroad

If health care is one of your biggest concerns about moving overseas, you need to take your research seriously. Our Retire Overseas Index covers the basics, but only scratches the surface of all the ins and outs of health care overseas.

Our Complete Guide To **Health Care And Health Insurance Options Overseas** is your detailed, comprehensive, and current guide to your best choices right now for health insurance and health care as an expat or retiree abroad.

Spanning the globe... from Ecuador to France... from Belize to Thailand... and from Panama to Spain... this new guide is the most complete resource available on this important topic. This is the retire overseas resource you can't afford not to have.

This all-new, updated, and expanded kit is not 1 new report but 7 important resources you shouldn't be without!



HISTORICAL PICKS

colonial, medieval, or otherwise historical city can be a great choice for retirement... For many, there are few things more enjoyable than the charm and splendor of a well-kept historical city. The plazas, cobblestone streets, courtyard homes, and flowered balconies give you a peek into some bygone empire's grand era.

Living in these cities is like stepping back in time... bustling markets sell fresh foods and artisan goods, Baroque cathedrals punctuate the skyline, and a traditional way of life is honored and protected. Many of these colonial haunts are at least partly pedestrianized, so locals walk and bike, meaning less traffic and pollution—and saving you the cost of keeping a car.

Most historical cities come in two types: cosmopolitan centers that come at a higher cost or more rustic and rural, which means assimilating into a more "local lifestyle" (for example, learning the language).

Remember, though, a historical city was built on different standards than a modern city... Streets are often old, uneven cobblestone—and therefore hard on the feet and knees—and disabled access and handicapped conveniences are not likely to be common amenities. Apartments or townhomes are often partitioned out from what were once single-family mansions, meaning you're very close to your neighbors and will need to be respectful of them—hoping, of course, that they'll do likewise. Plus, in nearly all cases, the street fronts are highly regulated, meaning you won't be able to make cosmetic changes to your home's façade, and you may be limited in changes you can make to the interior, as well.



Best Historical Picks Cuenca, Ecuador

As a favored destination for English-speaking expatriates, Cuenca is a 21st-century phenomenon. Although it had received favorable notice in travel publications for years and was known to foreign students as a good place to study Spanish, the city didn't make a big impression on North Americans considering relocating overseas until the turn of the century.

So what's Cuenca's appeal?

"The infrastructure is good and getting better, the weather and colonial culture are excellent and it was relatively easy to get to, especially from the United States," says Live and Invest Overseas Correspondent Lee Harrison, who moved to Cuenca from New York in 2002. Most important, he added, "The city is the perfect size for a lot of people—large enough to have big city amenities and cultural activities but small enough to have a comfortable, homey feel."

The cultural attractions that Harrison refers to includes Cuenca's Cañari and Inca heritage, its well-preserved Spanish historic district (second only in South America to nearby Quito's in size),



and its reputation as a center for the arts. The city has one of the best symphony orchestras in South America, which performs free much of the year. It also features dozens of museums and art galleries and hosts an international film festival and an art biennale.

Another major draw for expats is Cuenca's low cost of living, allowing North Americans to live comfortably on Social Security and pension checks. Other incentives include: an efficient public transportation system, the best drinking water in Latin America, and good health and dental care. Ample opportunities for outdoor activities abound, including biking, fishing, and hiking. To enjoy, go 15 miles to Cuenca's west to nearby Cajas National Park, or drive a few hours to Ecuador's Pacific coast or the Amazon jungle. And Cuenca is a great place to get around on foot.

The city got a public relations boost in 2003 when *The New Yorker* featured a cover story about the city's famed Easter soup, fanesca, by poet and food writer Calvin Trillin. Describing Cuenca's historic district, Trillin wrote, "It doesn't look like a 16th-century city that has been preserved; it looks like a city that has been in use since the 16th century." He also remarked on the walkability of the city. "It is what I think of as a walkingaround city—the sort I like going back to."

Two years later, the German magazine Stern rated Cuenca as the best place to live in Latin American for foreigners, and National Geographic included Cuenca in its list of the world's top 50 historic cities.



Cuenca's "coming out party" came in late 2009, when it was named the world's #1 retirement destination. It was the first time a single city had been bestowed the honor, as opposed to the country. Within months of the first accolade, dozens more followed. *Condé Nast Traveler*, CNN, *The Guardian*, *The Washington Post*, and ABC news all offered glowing reviews on Cuenca as an international hot spot.

Cuenca also holds the distinction of being one of the first live-overseas destinations to be promoted primarily on the internet. When popular expat locations in Mexico, Costa Rica, and Panama came to the public's attention in the 1980s and 1990s, they were first promoted in newsletters, newspapers, and magazines.

"Cuenca's popularity came at a time when the internet was coming of age, in the early 2000s,



and it was easy for people to learn about it," says Harrison. "You no longer needed a magazine or newspaper subscription to investigate other countries. You could sit on your couch with a laptop and do it."

Most longtime Cuenca expats agree that the city has changed for the better—dramatically in most respects—since the first rush of expats arrived 10 years ago. Although the colonial charm and warmth of the locals remain unchanged, its infrastructure has undergone impressive upgrades and entertainment and dining options are burgeoning.

The single most visible change is the city's European-style tram system, a great new form of public transport. And, of course, the expat community has grown dramatically. From an estimated 300 to 400 North Americans in 2007, many of whom married into Ecuadorian families, the number of English-speaking foreign residents has swelled to 8,000 to 9,000 today. Plus, as many as 2,000 Europeans live in the city, most of whom speak English, as well as small but growing numbers of Chinese, Koreans, and Japanese. Add to that several thousand non-Ecuadorian Latin Americans, such as Colombians, Argentinians, Brazilians, and Venezuelans, and it's clear that....

Cuenca has become a truly international city.

Cost Of Living

Despite exaggerated claims of just how cheap it can be to live here, the cost of living is indeed one of Ecuador's best-selling points.

The savings come not just from point-of-sale purchases but from a lifestyle change. Take car ownership, for example. Instead of the two



cars in the driveway that most expat couples had before leaving North America, most have none in Ecuador. Expats get by with public transportation, resulting in hundreds of dollars in savings per month. The few expats who do own cars have only one.

In a 2017 survey by Cuenca's foreign affairs office, more than 85% of expats said they had downsized their housing arrangements from back home. Among the categories offering the biggest savings in Ecuador is housing. The average purchase price of a home in Ecuador is less than 50% of a comparable property in the States.

For instance, compare US\$145,000 to US\$325,000, (based on 2018 statistics from the Asociación de Corredores de Bienes Raíces del Ecuador, ACBIR, and the U.S. Census Bureau respectively). Renting in Ecuador is an even a better deal, US\$375 compared to US\$1,350 in the States (again, based on 2018 rates from ACBIR in Ecuador; U.S. figure from ABODO).

You'll also save a lot in utilities. Because of its elevation and location near the equator, homes in Cuenca don't require air conditioning or heating, other than the occasional use of a space heater



on chilly mornings. Sweetening the deal even further, gas costs about 15% the international market rate because the government subsidizes it. Almost all homes in Cuenca use gas for cooking, hot water, and clothes dryers. You'll rarely pay more than US\$6 or US\$7 a month, including the home delivery of gas cylinders if necessary (most condominiums have central gas). Gas usage helps lower electric bills, which rarely run more than US\$60 even for large homes.

Big savings also await you in full-pay dental and medical care, health insurance, eating out, and groceries, although the latter depends on whether you are buying local products or imports. In addition, many cultural events, including symphony orchestra performances, are free in Cuenca. Thanks to Ecuador's 2016 trade agreement with the EU, a wide variety of items have lower prices. Prices for imported food, cars, clothing, cosmetics, liquor, and electronics have dropped by 50%—in some cases, more. A bottle of Johnnie Walker Red Label scotch that cost US\$55 in 2015, now costs about US\$19. A 40-inch smart TV priced at US\$800 three years ago, now sells for \$450.

As a rule of thumb, almost all imported goods cost more than local products. Although tariffs have dropped substantially, new-car prices are 20% to 25% more than in North America. Almost all electronics, including computers, cell phones, and stereo equipment, cost more... with the exception of two cell phone brands manufactured in Cuenca. Most appliances cost more too... but prices of Cuenca-made Indurama models are comparable in price to imported units, or even less. Although some new medications are more expensive at local pharmacies or not available at all, most cost the same or cheaper than back home. Ecuador makes wide use of generics, many of which aren't available in North America. Many drugs that are available only by prescription in other countries can be bought over-the-counter in Ecuador.

Climate

Thanks to its elevation (2,560 meters; nearly 8,400 feet), Cuenca has temperate weather throughout the year—springlike is a word you'll hear often of Cuenca's climate. While the altitude provides pleasant weather, it also brings thinner air that can be difficult for those with respiratory or cardiac problems. Even those in perfect health will take some time to get use to the heights—but iron pills and a steak diet can help!

You'll experience two pronounced seasons here: wet and dry. January through April is the rainy season, with average monthly rainfall of almost 10 inches during the wettest months.

Temperatures fluctuate from about 65°F at the coldest (August and September) and 98°F or so



at the hottest (which could happen any time of year), but most days see a high of around 70°F. Humidity hovers at about 75%.

The strong, high-altitude sunshine can make it feel warmer, but this is really a cool climate. Many love this weather, finding it to be perfect for daytime comfort and nighttime sleeping, but warm-weather fans may not.

There's really no time of year when the weather is unpleasant here, and most expats say they never need climate control. You might want a space heater at night when it's at its coldest, but there's never a need for air conditioning.

Ecuador is on a fault line and experiences earthquakes and occasional volcanic eruptions, as well as heavy rains that can cause severe flooding. However, Cuenca is one of the less susceptible cities when it comes to earthquakes—the coast and Quito are more vulnerable. The earthquake that devastated Quito, causing fatalities and major damage, is said to have been a 100-year event (or a 50-year event according to the less optimistic). However infrequent, these major events can be seriously dangerous and their occurrence can't necessarily be predicted.

Minor earthquakes are a common occurrence, so if you're averse to dealing even just with rumbles and tremors, Cuenca might not be the place for you.

Health Care

Health care in Ecuador is recognized by many as the best value for your money in the entire world. As a regional medical care center for Ecuador's southern Sierra region, Cuenca offers a wide range of facilities and specialties. The



city boasts at least 11 hospitals and clinics with emergency room facilities, plus a dozen others that provide specialty services. Several foreignoperated companies in the city service medical tourists, focusing on plastic surgery, joint replacement, and dental care.

The health care system here is not only affordable for foreigners, but it also offers top-tier services with coverage options for all ages—even if you don't opt into the public program, health costs are super low, running from 10% to 30% less than those of the United States. A private hospital room in Cuenca, with full medical service and meals, averages US\$225 a day compared to US\$950 Stateside, and a specialist visit here costs just US\$38.

Many expats and retirees are choosing Ecuador based on health care alone. That said, you may not want to rely on the public health care system here. Know, though, that if you are resident, have no insurance, and can't afford to pay for an office visit, you are eligible for care at the public hospital.

Ecuador's cities are home to a number of highquality hospitals, with state-of-the-art technology, specialists across the spectrum and excellent



service. An added bonus: Ecuadorian doctors spend 30 to 45 minutes with each patient, so you can be confident your consultation is thorough.

In Ecuador, you can receive markedly better health care than you are accustomed to in the United States, including general practitioners, dentists, and specialists, but this can only be guaranteed in major cities. Cuenca and Quito are known to have the best facilities and care in the country. Everything is clean, safe, modern and efficient. The doctors are well trained, the staff is courteous and helpful. And the costs are a fraction of those in the States.

However, you can be turned away at private clinics if you don't have proof of insurance and/or can't demonstrate that you are able to pay the bill. Plus, some hospitals and doctors have a two-tier fee schedule and try to charge foreigners more than Ecuadorians. This is where an Ecuadorian doctor or friend comes in handy, making sure you don't get charged the "gringo price."

Many foreign residents in Ecuador, possibly the majority, carry no health insurance at all. Because of the low cost of care, most pay out of pocket for routine care and emergencies, or plan to go back to their home country for major medical procedures.

Nursing homes do exist here, and they run the gamut from terrible to great. Generally, nursing homes are not to the standard of what is available in North America—even the very best of the lot may be far below par—and the concept of an assisted living facility has not arrived. If this is care you're interested in pursuing in Ecuador, you'll need to shop around and visit the places personally.

▶ For full details on all health care and insurance options in Ecuador, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Ecuador.



Entertainment

Unlike many other growing Latin American cities, Cuenca's historic district remains the city's downtown. Government offices are located on or near the main square, Parque Calderón. Nearby, three of the city's largest auditoriums host symphony concerts, operas, and visiting musical and theater acts. The district, also known as El Centro, still remains a major commercial center, with hundreds of mostly small businesses housed in historic buildings.

El Centro plays host to the largest celebrations along with dozens of parades during the year. Cuenca's foundation and independence holidays and Corpus Christi, are all occasions for massive nighttime fireworks shows at Parque Calderón. The famous Pase del Niño Viajero Christmas Eve parade attracts more than 200,000 participants and spectators.

Just the historical center—UNESCO World Heritage Site—alone offers plenty of sightseeing. Measuring only 12 by 20 blocks, it's large but manageable, and it retains a prominent Andean-indigenous influence... with a number of colorful, open-air markets where women in their traditional hats and brightly-colored, embroidered full skirts bring their food and wares for sale.

And today's Cuenca boasts a large number of cafés, restaurants, bars, and bookshops, alongside the traditional butchers, tailors, repair shops, clothing stores, and wonderful-smelling bakeries.



Cuenca is the cultural heart of the country. You can attend the orchestra, a play, or enjoy a tango show or an art opening in this center of art and literature... and these activities are usually free.

Visit museums and galleries throughout the day and cap it off with a night at the symphony... Visit the many historical sites the next day, and top it with an evening at the theater... Join a class at the university, or hit the library to see what's new... And this is only what pertains to what we think of as "Western culture." When you include all the local festivals, fairs, parades, and holidays, the whole year could be easily filled with indoor things to do. Plus, you won't want for modern shopping here, nor for fine dining.

Cuenca is also a popular destination for international tourists and a large number of language students. They bring an extra vitality to the city, as well as more than its share of amenities—from Indian restaurants to English bookshops to Middle Eastern hookah lounges.

Recreation

Ample opportunities for outdoor activities abound, including biking, fishing, and hiking. To enjoy, go 15 miles to Cuenca's west to nearby Cajas National Park, or drive a few hours to Ecuador's Pacific coast or the Amazon jungle.

Near at hand, there's a golf and tennis club to join, and because the city was built at the confluence of four rivers, there are miles of riverfront parkland to enjoy—plus river fishing.

Plus, the year-round springlike weather makes it so that spending time outdoors in always a joy and never uncomfortable.

While Cuenca itself isn't home to a multitude of outdoor options, Ecuador is one of the most beautiful and diverse countries on the planet truly a natural wonderland. Get out of the city to enjoy the Amazon rain forest, the Andes mountains, Galapagos Islands, 1,400 miles of sandy Pacific coastline, and the beautiful Andean central valleys... Enough adventure to last a lifetime!

English Spoken

In recent years, English has come to be widely spoken in Cuenca. With thousands of Englishspeaking expats in residence, English has rubbed off on much of the service sector, including the immigration office. Elsewhere, it can vary, and outside of major cities, there's a real lack of English.

With at least four Cuenca Facebook groups; a website, Gringo Post, for buying and selling household goods; and even an online newspaper with the largest English-language readership in Ecuador, CuencaHighLife, it's easy to stay in touch with fellow expats. You just need to choose how.

Cuenca has a large number of excellent language schools—and there's no better place to study Spanish than here.

Expat Community

The expat community in Cuenca has grown dramatically in the last 10 years. From an estimated 300 to 400 North Americans in 2007, many of whom married into Ecuadorian families, the number of English-speaking foreign residents has swelled to 8,000 to 9,000 today.

Plus, as many as 2,000 Europeans live in the city, most of whom speak English, as well as small but growing numbers of Chinese, Koreans, and Japanese. Add to that several thousand non-Ecuadorian Latin Americans, such as Colombians, Argentinians, Brazilians, and Venezuelans, and it's clear that Cuenca has become a truly international city.

If you have some concerns about the idea of living abroad, you can rest assured that you'll



have plenty of company in Cuenca to help you with your transition.

Cuenca now has a broad range of civic and social clubs, special interest groups, and volunteer organizations sponsoring a wide variety of events and activities... theater troupes, fishing clubs, bicyclists, creative writers, U.S. and Canadian veterans, Buddhist meditation, photographers, hikers, quilters, artists, and investors... Volunteer organizations support a variety of worthy causes, including spay-neuter programs for street dogs, providing shelter and training for abused women, and a school for disabled children...

You'll find it easy to make English-speaking friends, and then, with those new friends, you'll be able to enjoy everything from fine baked goods to English-language church services and jazz jam sessions.

Some see this as an advantage, others will see it as a downside... Your experience in Cuenca today will not be that of a pioneer. If you want to integrate and become part of the city's original Ecuadorian society, you will find it harder to do than when Lee arrived on the scene in 2001.

Infrastructure

Internet



Internet Speed	15 Mbps
Cost in Mazatlán	US\$22,96

*You could opt for 30 or 50 Mbps, but those will cost you US\$33.49 and US\$44.69 respectively, which is a little pricey for the speed compared to better-scoring havens.

Electricity



Cost per month	US\$40
Average reliability	Outages are rare and
	usually last only a
	few minutes.

Power is most reliable in the historic district, because utility lines are underground. The country is finishing construction of eight large hydroelectric projects—four that are already on line—so the country has a surplus of electricity (which is sold to Peru and Colombia).

Domestic Access

A major convenience for residents of Cuenca is its well-developed public transportation and taxi system. It's one of the reasons that less than 20% of expats own cars.

The city's 475 public buses cover all corners of town, including the suburbs, for only a 30-cent fare. Much of the fleet is new, plus regulations taking effect over the next five years mandate that all replacement buses be electric. The shift to electric is significant, as the largest single source of pollution in Cuenca's city center is diesel fumes.

You pay the bus fare with a digital card that can be reloaded at hundreds of local stores. Coins are not accepted.

For those wanting more personal space, the city's 2,500 taxis are cheap and efficient. Most daytime taxi fares range from US\$1.50 to US\$2, and most expats have at least one taxi company bookmarked on their cell phone. In busy parts of town, it's easy to hail a taxi from the curb.

Cuenca is a good walking city. Some centrally located expats tell us that they rarely or never take buses or taxis. "The central city is compact and I can get almost everywhere I need to go by foot, even to a couple of shopping centers with supermarkets," says longtime resident Sylvan Hardy. Walking is also healthy, he points out. "It's why most people who move to Cuenca lose weight."

However, the streets in the historical center are nearly all cobblestone, so for those with mobility limitations, they aren't easy on the legs and back. And outside of the area close to Parque Calderón, you'll find sidewalks in poor repair. At many points in the historic district, old buildings interrupt sidewalks, narrowing and, sometimes, actually eliminating the walkway.

Long-time Cuenca expat David tells us that handicapped access is an issue for folks in wheelchairs. "There are ramps, but the grades are steep and wouldn't meet U.S. ADA specs. And some of the sidewalks are rough, some of them cobblestone. There's been a lot of progress, but I wouldn't recommend Ecuador to anyone with a severe handicap. Of course, the president is in a



wheelchair—he served as special UN envoy for disability rights before he was elected, so there's a high consciousness of the need for improvement right now." And Lee adds that he knew one wheelchair-bound expat who lives in Cuenca and gets around just fine.

Cuenca's tram system, the Tranvía de los Cuatros Ríos, is designed to transport 120,000 passengers a day at peak capacity. The system has a single 20.5-km line stretching from the southwest part of the city, near Baños, to the industrial park in the northeast. The route runs through Cuenca's historic district on Calles Gran Colombia and Mariscal Lamar. Future plans call for the addition of several spur lines to serve shopping and residential areas as well as hospitals and universities. Designed to alleviate traffic congestion and upgrade Cuenca's public transportation service, the tram is a Europeanstyle intermediate rail system built by the French tech and transport company, Alstom. It's the first of its kind in South America.

The interprovincial bus system is also efficient and inexpensive, and a great way to get to cities like Loja or Guayaquil for a few bucks. For a little more, you'll find the seven-passenger shuttle vans to such destinations as Loja and Guayaquil to be faster and more-comfortable.


Access To North America

Cuenca isn't an easy place to get to from North America... It has no international airport of its own, and the way the flights line up, whatever connection you take to get there will leave you on a multi-hour layover.

While Quito and Guayaquil international airports offer direct flights to and from the United States (plus direct flights to Europe), Cuenca's little airport can't handle large planes. To get to Cuenca, you'll need to stop over either in Quito or Guayaquil.

And although Quito and Guayaquil are less than five hours from the States (Miami), because of the way the flights (don't) line up, you're stuck in one or the other for a while before you can take the quick flight to Cuenca (about an hour)—totally more than 10 hours on average from any U.S. departure point.

Mariscal Lamar International Airport (CUE)

U.S. Airlines That Fly Direct	None
Direct Flights From The United States	None
Direct Flights From Canada	None
Other Direct Flights	LATAM Ecuador (Quito)
Domestic Carriers	TAME (Guayaquil, Quito)



Environmental Factors

Thanks to a lack of any heavy industry, the air quality is pretty good for a city of 600,000. Plus, Cuenca has the continent's largest per-capita production of electricity, wholly derived from hydroelectric power.

There is some pollution throughout the historic district from bus exhaust, but the city is already working on solutions... The tram system has alleviated this issue significantly. By 2022, the city plans to have removed diesel buses from the streets altogether, replacing them with ecofriendly electric ones.

Crime

Thanks to governmental initiatives, multibilliondollar improvements were made to the education system and to reduce crime and poverty.

Ecuador's has been investing in law enforcement, hiring more police officers and modernizing its forensic capabilities—and it's paid big dividends. In 2018, the United Nations Office of Drugs and Crimes included Ecuador on its top 10 list of countries that had shown the most dramatic improvement in reducing crime since 2007. Ecuador's crime numbers stand in stark contrast to other Latin American countries... including some with sizeable expat populations.

Once a middle-of-the-pack Latin American country in poverty and crime rates, Ecuador surged to the top of the list as a result of the oil boom. Today, the country ranks second only to Chile for low crime and murder rates, and Cuenca's rate is the second-lowest among Ecuadorian cities. BEST HISTORICAL PICKS Cuenca, Ecuador



There is petty and property crime—again, less than the regional average, but expats should still be careful. Depending on where you're from, it's likely that petty crime in Cuenca will be worse than back home—things like pickpocketing, petty theft, and the lifting of unattended items. Items in unlocked cars will disappear in minutes. Don't wear expensive jewelry in public areas, especially earrings. Just as important, don't carry computer bags, purses, or camera bags in public unless they are essential to your outing.

A common trick used by petty thieves in Ecuador involves distracting their victims. If you're approached by a stranger, especially one telling you something is on your clothes, back away. Thieves often work in twos or threes; one will distract the victim while the others go through his bags or pockets.

David adds, "I've lived here for 14 years and have never been a victim... but I have friends who aren't so lucky."

But violent crimes and sex crimes are far less common than in U.S. cities, and hate crimes, tortures, serial killings etc., are unheard of. Same for vandalism. Lee adds, "As in many of the world's cities, you'll need to keep your wits about you, especially when straying from the tourist areas in the city at night. That said, my wife and I walked the streets at night for years, and never had a problem... but only carried what we needed for the evening, just in case."

Affordability Of Real Estate

Real estate here costs US\$1,456 per square meter on average.

Real Estate Restrictions

Foreigners can't own within 50 kms of international borders or the coast.

Residency

Ecuador has always offered a relatively easy path to permanent residency and, with recent changes to the immigration law, it now offers one of the least expensive. Unlike many other countries, residency comes with few restrictions. Legal residents enjoy almost all the rights of citizens, including the right to work and operate a business and access to a generous program of senior citizen discounts. Residents even have the right to vote.

Upon arrival in Ecuador, citizens of the United States, Canada, and much of Europe will be issued an automatic tourist visa, typically valid for 90 days. Check the stamp to make sure you know how many days they gave you. You can extend your 90-day stay one time, for an additional 90 days.

Plus, Ecuador has one of the quickest citizenship programs we know of. You can become a citizen

BEST HISTORICAL PICKS Cuenca, Ecuador



after only two or three years of continued residency (and because they recognize dual citizenship, there's no risk you'd have to renounce yourself as an American if you gained Ecuadorian citizenship).

For residency, if you've got an income from abroad, all you need to do is prove it to the government—and there's not even a specified amount... it's just got to be sufficient to support you. Previously, US\$800 was the minimum amount the government wanted to see, so if you've got that or more, you're all but guaranteed to be granted residency.

You could also opt to invest in the country, with minimum capital outlays varying depending on the type of investment (financial instrument, property, local registered company, or starting a business), but starting at a mere US\$27,000.

Residency in Ecuador affords one all the same rights as a citizen. One big additional advantage is that you can import your household effects duty-free. Your attorney will guide you through this process, where timing is critical and strict adherence to the rules is required.

Ecuador also offers a great package of senior benefits (available to anyone of senior age, not just residents):

- 50% off all public transportation
- 50% off national and international airfare.
- 50% off all cultural, sports, artistic, and recreational events
- 50% off electricity, water, and telephone service
- Special discount on property tax
- Relief from Ecuadorian income tax
- Discount on vehicle tax
- Discount on judicial fees
- Refund of sales tax

And best of all, you never have to stand in line; seniors (65+ years) always go to the front.



The big downside of seeking residency in Ecuador? For the first two years, you must not leave the country for more than 90 days.

► For full details on all visa options in Ecuador, how to apply, fees, restrictions, and more on residency in Ecuador, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Ecuador. Ecuador has low taxes. Value added tax (VAT) is 12%, one of the lowest in Latin America. Compare that to Colombia's 19% VAT or 18% in Peru. Income tax ranges from about 10% to 35% and applies only to income above US\$10,800 a year. Ecuador doesn't tax foreign income.

Annual property taxes are also a bargain. In Cuenca, tax bills rarely run above US\$250, even for large properties, and can be as low as US\$30 for small apartments. For a typical, modern threebedroom, three-bath, 1,500-square-foot condo, the tax is US\$90 to US\$110.

Real estate capital gains taxes average 10% of the sales price, but can be reduced by the amount of time the property is owned and by the age of the seller—there are breaks for those over 65.

ð	Cuenca,	Ecuador
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Monthly Budget

Basics	Rent	400	Unfurnished, two-bedroom, comfortable apartment of 75–80 square meters in the town center with a walled garden and gated entry.	
	Transportation	50.00	For taxis and motos around town, plus gasoline for personal car use.	
	Gas	10	Used for cooking and hot water.	
	Electricity	30	Little heating or air conditioning needed.	
	Water	10.00		
	Cell Phone	60	Basic monthly plan with unlimited minutes, calling, texting, and 5 GB of data.	
	Internet and Cable	80	Up to 10GB, 110 channels.	
	Entertainment	140	Movie tickets: \$6 per ticket; dinner and drinks for two: \$20; drinks for two: \$6.	
	Groceries	450	Basic items for a couple.	
	TOTAL	1,230		
Extras	Medical Appointment	35.00	A basic doctor/clinic appointment; per visit.	
ras	Household help	90.00	Two three-hour visits per week.	
	Cost of Living	A-	Country Criteria	
	Health Care	A-	Real Estate Restrictions	A+
	Entertainment	A+	Residency	A+
	Recreation	B+	Taxes	В-
Loca	English Spoken	B+	Cost Of Living	\$1,230.00
Local Criteria	Expat Community	A+		
eria	Infrastructure	B+	Einal Grad	
	Access To North America	C-	Final Grade	
	Environmental Factors	A-		
	Crime	B-		
	Affordability Of Real Estate	А		

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Most Don't Know It, But There's Something Big Going On, Right In Front Of Our Eyes...

The Global Real Estate Gold Rush

This Is Your Perfect Storm Of Opportunity... And The Biggest Gains Go To Those Who Get In Now... The Rush Is On...







Best Historical Picks

Santo Domingo, Domincan Republic

White-sand beaches, swaying palm trees, warm turquoise water, year-round sunshine—you'll find them in abundance here in the Dominican Republic... and, of course, pretty much everywhere else in the Caribbean, as well.

What sets the DR apart from other Caribbean islands and nations is its more sophisticated lifestyle—one that is strongly European.

Santo Domingo is a perfect example of this. Let's just say we've been hanging out in the cities that Spain built for a long time...

Over the past 35 years, we've gotten to know old towns from Granada and León, Nicaragua, and Cuenca, Ecuador, to Old San Juan, Puerto Rico, Antigua, Guatemala, and Casco Viejo, Panama.

Established in 1496, Santo Domingo in the Dominican Republic predates them all.

It's the oldest European city in the Americas and the capital of Spain's first colony in this part of the world. It's the Caribbean's only medieval Spanish city and a truly cosmopolitan capital. It has plenty



of history and culture, diverse dining options, entertainment, and modern shopping along its cobbled streets. In Santo Domingo, you can enjoy theaters, museums, and stadiums (*béisbol* is a national obsession).

Santo Domingo's extensive Zona Colonial, a UNESCO World Heritage site, offers countless Spanish colonial buildings—interesting prospects for both investment and lifestyle—plus, it hasn't yet become populated with expats like many of the typical colonial city options.

Founded by Christopher Columbus' brother Bartholomew, colonial Santo Domingo might best be described as dignified. It feels more genteel than the cities built in other of Spain's colonies in the decades to follow. The structures at the heart of this old town are classic Spanish colonial but simpler, statelier, and somehow more refined than their counterparts across the region.

Calle Las Damas, the first street of the original city and therefore the oldest street in all the Americas, is lined with 16th-century pale stone facades and runs into Plaza de España, the expansive open square at the harbor.

The highlight here is the colonial city's first palace, the private home of the first governor of the colony, Diego Columbus, Christopher's son. It's an exceptional example of classic Spanishcolonial architecture.

Diego's vice-regal residence marks one edge of the Plaza de España, at the water. At the square's

BEST HISTORICAL PICKS Santo Domingo, Dominican Republic



other edge, alongside the old town, is a row of restaurants where you can dine alfresco and watch modern-day activity in this harbor that helped build the Americas.

In colonial Santo Domingo, Bartholomew and Diego created an administrative hub for the activities their sponsoring country imagined for the New World they envisioned. It was from this base that the Spanish managed their conquests of Mexico, Puerto Rico, Cuba, Guatemala, Peru, Florida, Colombia, and Jamaica.

In colonial Santo Domingo, the Columbuses built a customs house, a hospital, a cathedral, a university, a library... everything required to launch a new Spain.

BEST HISTORICAL PICKS Santo Domingo, Dominican Republic



During its golden age, this city's colonial structures stood as testament to the riches flowing through their benefactors' coffers.

Today, Santo Domingo, capital of the country with one of the fastest-growing economies in Latin America, is chasing a new prosperity. The streets are lively, the harbor busy.

From real estate to the general cost of living, it can be hard to believe you're in the Caribbean when here. Prices across the board are more Latin American. You could live well in the DR on your monthly Social Security check alone.

And recently upgraded airports mean you can get to the Dominican Republic from the U.S. East Coast in two hours.

Most of the world knows the Dominican Republic for its white-sand beaches. The expanding tourist traffic to this island nation's many coastal resorts is a key driver of the economic growth the country is enjoying.

And we appreciate a beautiful beach as much as the next...

But, for many, the real appeal of the Dominican Republic is Santo Domingo, the oldest European city in the Americas.

Says full-time Santo Domingo expat, Charles Fritz, "Life here in the capital is more like life in New York City, LA, or Chicago. Traffic is heavy, and traffic laws seem to be mere suggestions. The constant sounds of motorbikes, honking horns, and street vendors may be too much if you value peace and serenity.

"The ability to ignore loud noise has proven to be an advantage for us. For the first time in my life, I can play my own music at whatever volume I

BEST HISTORICAL PICKS BEST HISTORICAL PICKS Santo Domingo, Dominican Republic



choose without disturbing the neighbors. Hopefully my Dominican neighbors are enjoying my Carolina beach music and the sounds of Memphis, New Orleans, and Nashville. No one has complained yet..."

Cost Of Living

That budget would allow you to live well without having to watch your pennies as you might back home. With a budget of US\$2,500, you could afford more entertainment and extra household help, for example, and really enjoy the good life.

Invest in a place of your own, and your monthly living costs would be much, much less. This is a very realistic and appealing option, as property prices in this country are a bargain, certainly relative to elsewhere in the Caribbean. You could buy an apartment for as little as US\$100,000 or even less.

This level of cost of living is unheard of for the Caribbean. Surveys have frequently named Santo Domingo as the cheapest among dozens of top destinations in the Caribbean. One survey used findings based on the cheapest double room with a minimum of three stars and found Santo Domingo to be up to six times cheaper than other



spots—despite them sharing the same Caribbean sun, white sands, and turquoise waters...

USA Today reported in 2019 that the DR in general was "probably the cheapest Caribbean island to visit," and our experience on the ground concurs... it just doesn't get any cheaper than this if you're in the market for Caribbean island living.

Full-time Santo Domingo expat Charles Fritz adds, "For only US\$660 per month, we have a huge three-bedroom, four-and-a-half-bath seventhfloor apartment with beautiful marble floors, crown molding, and wonderful woodwork, as well as a balcony view of the Caribbean. We enjoy the sea breezes from our comfortable Dominican rocking chairs every day. "These breezes are not only a great pleasure but also have allowed us to use air-conditioning only at night in our bedroom. This helps to keep our electricity cost down; our bill is between US\$40 and US\$60 a month.

"And we have no need for a car, as public transportation and taxi services are readily available and quite affordable."

Climate

As you'd expect, the Dominican Republic has a tropical climate with little variation throughout the year.

Temperatures range between about 76°F and 82°F with humidity hovering around 84%.

BEST HISTORICAL PICKS Santo Domingo, Dominican Republic

From May to October it's hot and stuffy; from November to March gets a little cooler.

You won't see any snow here, but you will get plenty of rain, nearly 80 inches over the course of the year. Fortunately, the rains are often more prevalent at night, and the daytime showers usually dissipate quickly.

In terms of natural disaster, the DR is prone to hurricanes, and over the few years we've seen a few of them come close to the island... During 2018's hurricane Maria, our attorney in Santo Domingo reported: "There was a lot of rain, which is what hurricanes usually turn to when they enter the DR or come close to it. Damage was caused by flooding in the coastal areas, and crops were washed out leading to increased grain prices in the following months. However, in the capital, as was the case with most of the country, we hardly felt the effect—just intermittent rain and some wind."

Drought and flooding are also possible. Charles Fritz comments, "Being from Charleston, South Carolina, I can tell you the flooding here is not that different from low-lying American coastal cities."



Long-time DR expat Lindsay de Feliz adds, "Yes, the Dominican Republic gets hurricanes, but this island is used to them. Dominicans know how to prepare and how to recover... and make sure we expats know what to do, too."

In 2019, the country worked with the UN Environment Programme to create an advanced adaptation plan to respond to extreme weather events. The plan aims to reduce the country's vulnerability over three years with technical support and funding from the UN.

Health Care

The DR's health care services are super affordable, but the standard can be poor in some areas, though this is improving. Overall, the quality of medical care in the Dominican Republic has dramatically improved in the past decade, now not far behind other developed countries and offering better services than most Caribbean nations. It's got a good reputation for laparoscopic laser surgery and dentistry, for example, attracting medical tourists from regional neighbors. These high-level services would be found in private facilities only, though, where the equipment is new and the staffing well proportioned.

Still, there are deficiencies... For example, blood supplies at both private and public hospitals are often limited, and not all facilities have blood on hand in case of emergency.

Adequate medical facilities can be found in the bigger cities, especially at private hospitals and clinics. Many hospitals have bilingual medical staff, including doctors and nurses.

In the capital, you've got access to the best the country has to offer. Emergency services do



BEST HISTORICAL PICKS Santo Domingo, Dominican Republic



exist, in fact, a new 911 service was instituted in 2016 and is by all accounts reliable and effective. And Santo Domingo has four private hospitals with good reputations—more than any other city in the country. You shouldn't have any of the problems mentioned above at the hospitals here.

Almost all expats get health insurance, are treated privately, and rate the personal treatment they receive by medical professionals very highly. We know one expat who's saving US\$72,000 a year

Charles Fritz adds, "My wife and I have a quarterly health insurance payment of US\$205 covering both of us at an extensive list of private hospitals, clinics, and doctors.

"Our two hospital experiences have been very positive. Without an appointment, my wife went to the hospital, quickly saw a specialist, had lab work and ultrasound done. Everything was done at one location, with the assistance of a translator. Total out-of-pocket expenses were US\$21, with results of all tests in hand before leaving. All done in two hours.

"I also did my residency physical here and once again was pleased with the service."



► For full details on all health care and insurance options in the Dominican Republic, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in the Dominican Republic.

Entertainment

There certainly is no lack of entertainment in Santo Domingo, particularly in the Piantini district, which has several good malls, theaters, and fantastic restaurants. For the best sightseeing, the Colonial Zone is not to be missed. Visiting Parque Colón is something residents never tire of, and you'll find several galleries and small museums throughout the city.

If you're looking for upscale activities, Santo Domingo is home to the National Symphony Orchestra of the Dominican Republic (Orquesta Sinfónica Nacional), which hosts many events throughout the year.

Not to be missed is a meal at Pat'e Palo. The eatery was established in 1505 by a retired onelegged, one-eyed pirate and is located across a courtyard from the Columbus family home... it's a truly unique Dominican experience.

For the best sight-seeing, the Colonial Zone is not to be missed...

Calle Las Damas, the first street of the original city and therefore the oldest street in all the Americas, is lined with 16th-century pale stone facades and runs into Plaza de España, the expansive open square at the harbor.

The highlight here is the colonial city's first palace, the private home of the first governor of the colony, Diego Columbus, Christopher's son. It's an exceptional example of classic Spanishcolonial architecture.

Diego's vice-regal residence marks one edge of the Plaza de España, at the water. At the square's other edge, alongside the old town, is a row of restaurants where you can dine *al fresco* and watch modern-day activity in this harbor that helped build the Americas.



While the heart of the Colonial Zone is slowmoving and genteel, the *malecón* (boardwalk) is a riot of activity. During holiday seasons (carnaval, New Year's... and pretty much every weekend), this strip turns into a giant outdoor nightclub even during the day. On an average evening, it's the most interesting and happening place to be.

Visiting Parque Colon is something residents never tire of, and you'll find several galleries and small museums throughout the city.

You should also take a jaunt to the Columbus Lighthouse, a fascinating structure said to contain the remains of Columbus. The famous explorer was a voyager even in death; his remains were moved from Spain, to Santo Domingo, to Cuba, and before finally coming back to rest in Spain. But in 1877, a lead box with the inscription "Don Christopher Columbus" was found in Santo Domingo, giving rise to speculation that some remains were actually kept in the country. The remains in Spain have been DNA tested and concluded to be Columbus, but historians agree that some body parts may have been kept in the DR, hence this coffin. Regardless, the coffin and whoever lies inside is on view in the mausoleum, and the structure also houses a museum.

Recreation

This is a city... more of a cobblestone jungle than a concrete one... but still a city. To enjoy the best of Dominican nature, you'll have to head out of town.

BEST HISTORICAL PICKS BEST HISTORICAL PICKS Santo Domingo, Dominican Republic



Spend a day at the beach at Boca Chica (just under an hour from the city) or go further afield to enjoy this country's famous white-sand beaches. The mountains are also not far from the city, within a couple of hours you could be hiking in virgin jungles.

Within the city you can get some exercise strolling the Calle de Las Damas, wandering in the National Botanical Garden, and hanging out in Parque Colón. The vestiges of the Spanish colonial period also offer outdoor sights... Fort Ozama, Plaza de Espana, La Atarazana, and Calle El Conde top the list. Take a tour through the ancient ruins at Monasterio de San Francisco, and visit the farm at Kah Kow Experience to see chocolate production from the pod to the bar.

The *malecón* is where many residents get their fix of the outdoors. This strip of coastline is dotted with outdoor gyms, playgrounds, playing courts, pavilions, artistic graffiti that livens up the route, and access to the water. From kids and teens riding bikes and boards to families and tourists out on walks, along with the healthconscious jogging back and forth, this pleasant pedestrianized byway is one of the most popular (and beautiful) hangouts in the city.

Take a stroll down one of the stairways that lead down from the "boardwalk" to the beach and watch the folks that swim or snorkel right here off the city. Or take advantage of the little docks and pavilions peppered along the water... these are where lovers meet for trysts, where folks spend hours fishing or crabbing, where the youth takes their selfies, and where retired couples promenade in the evening.

Mirador Sur is the commonly used name for Núñez de Cáceres Park, a narrow strip of parkland that runs parallel to the ocean just a few blocks back—narrow in one direction but sprawling for blocks in the other. This is the best destination if greenery is what you're looking for in the city...

One of our most enjoyable activities for expats is said to be attending winter baseball games, complete with dancing cheerleaders and ice-cold Presidente beers.

English Spoken

Learning Spanish will certainly increase your quality of living, but it's not an absolute necessity living in Santo Domingo. This capital city is home to many well-educated Dominicans doing business, plus a thriving service industry that often caters to tourists. If you don't wander far from the mainstream hangouts, you'll be fine getting by in English. Once you wander into more local establishments, those not intended for tourists, you'll need Spanish.

Once you wander into more local establishments, those not intended for tourists, you'll need Spanish. This is also the case for taking public transport other than taxis or ride-hailing, as well as for haggling with vendors—you'll never get the lowest price if you're negotiating in English.

And if you really get stuck, there's almost always someone nearby to help with translation issues.

Charles Fritz adds, "Before moving here, we were cautioned about the potential safety concerns living in a developing country, and we recognized that our lack of Spanish fluency could make my wife and me easy targets.

"Fortunately, as yet, this has not been a concern at all. We have been treated with nothing but kindness and consideration. People here really want you to be happy in their country and seem to have a genuine affection for North Americans. They go out of their way to help in any way possible."

Expat Community

Santo Domingo is not yet a mainstream expat destination, but, historically, it's even less of a retirement destination.



The expat community that does exist here is of a different ilk than that of most other destinations in this Index—they're a working bunch. The majority of foreigners that live here were placed by a corporation and relocated for a job. The rest of the North Americans in Santo Domingo are mostly English teachers.

The nationalities here are an even mix between North Americans and Europeans... but the Europeans are mostly working folk, too. More recently, Venezuelans, Cubans, and Puerto Ricans are arriving in great numbers. The Venezuelans seem to come mostly from the professional class and are bringing welcome revenue into the country.

The expat community here is not as large as in the beach communities, but it's ripe for growth. Many of the newer condo building projects are including more amenities that appeal to expats, such as swimming pools and gyms.

While there aren't many organized expat groups, they do exist. Try InterNations, Hash House Harriers, and The International Women's Club (IWC) to meet fellow expats.

Infrastructure

Internet

 \star \star \star \star

Internet Speed Cost in Mazatlán 20 Mbps DOP 1,290

Electricity

 \star \star \star \star

Cost per month Average reliability

DOP 2,500

Expect regular outages depending on your neighborhood (some expat friends report an average of three a week; outages generally last less than an hour—often closer to 30 minutes).



Domestic Access



You could get by without a car here, using public transportation, but you'll likely want a car unless you're living in the Zona Colonial, which is entirely walkable and has limited parking. That said, you'll likely want a car to explore nearby beaches.

The streets in and around town are paved and in fairly good condition; the sidewalks are another story... They are typically in disrepair and not maintained. Charles Fritz adds, "I jog 5 miles per day, and have to be very careful in Santo Domingo. Repairs are not quickly done." In the Colonial Zone, you can rent a bike at Zona Bici to tour the old city, but you won't get far by bike in the rest of the city (apart from within parks or on the malecón).

The city's metro is the second oldest metro system in the Caribbean and Central America, as well as the most extensive by both length and number of stations. It's clean, fast, and safe. Unfortunately, it only goes in two directions, running parallel to the two most used thoroughfares, so it's not hugely useful unless you're a commuter.

Many taxis are labelled for tourist use, none are metered, and you'll definitely be charged a *gringo* premium, but they are safe and convenient, although the cars are likely to be in poor condition if flagged off the street. According to local costs, a ride should be US\$2 or less to get anywhere within the city. Apollo Taxi is the preferred taxi company of several expats we know in Santo Domingo. Uber has come to Santo Domingo and is also now a viable option.

Buses are a great option for getting out of the city, with three private lines running from the capital to all the popular beaches daily. Tickets to Puerto Plata, for example, cost about 500 pesos. You can also fly cheap to any of the beach towns.

Buses aren't recommended for inner-city travel unless you're fluent in Spanish and up for an adventure. As in most Latin countries, routes, maps, and pickup times are vague at best.

For a true taste of Dominican transport, try a *guagua*, a privately owned truck or van used to shuttle folks around (again, only if you're confident in Spanish). They're found all over the country and are typically reliable—in smaller towns they serve as primary public transport. To catch one, simply stand on the road and flag it down. There will be a sign in the window to say its final destination.

Another very Dominican vehicle is the *motoconcho*, or moto taxi—you can even order an Uber moto. While they are liberally used by locals, they are not safe and no insurance will cover injury sustained in a moto taxi accident.

Access To North America

With the airport about 30 minutes from the city center, several direct flights to the United States, and two new direct seasonal flights to Canada, getting in and out of the DR is pretty easy. Unfortunately, Santo Domingo misses a few marks in this category because only the U.S. East Coast is serviced. Plus, the flights to Canada are likewise only on the eastern coast and only operate for part of the year.

On the upside, though, there are plenty of routes throughout Latin America.

Las Américas International Airport (SDQ)

U.S. Airlines That Fly Direct	American Airlines, Delta, JetBlue Airways, Spirit, United Airlines
Direct Flights From The United States	Atlanta, Boston, Charlotte, Florida, New York, Philadelphia, Texas (Seasonal)
Direct Flights From Canada	Air Transat (Montréal and Toronto seasonally)
Other Direct Flights	Anguilla, Antigua, Aruba, Belgium, Bonaire, Curaçao, BVI, Colombia, Costa Rica, Cuba, Dominica, France, Germany, Guadalupe, Italy (seasonal), Jamaica, Mexico, Panama, Puerto Rico, Saint Lucia, Saint Kitts, San Juan, Sint Maarten, Spain, Tortola, Turks and Caicos, Venezuela
Domestic Carriers	Aerodomca, Aeronaves Dominicanas, Air Cen- tury, Air Inter Island, Flycana, Servicios Aéreos Profesionales



Environmental Factors

Santo Domingo has bad pollution problems, there's no denying it.

On your drive from the airport into the city you'll see plenty of trash on the sides of the road, in the water, and on the city streets. While the situation can't be reversed overnight, the city began to take it seriously in 2018, launching a city-wide campaign to induce citizens to take care of their city along with the government. You'll see signs all over asking you to put garbage where it belongs (in the bin), and educating people on the value of keeping streets and waterways clean. Change has to start somewhere, and at least that process has started...

Pictures and videos of plastic garbage washing up in waves onto Dominican shores went viral in 2018, and though these shores were not necessarily Santo Domingo's, the point stands. Luckily, the global attention brought to the island after these images were released motivated the country to deal with the problem, and beach cleanups have been an ongoing initiative throughout the country since.

In 2019, the DR vowed to reduce land and marine pollution and developed a new tourism plan with

the UN Environment Programme to reduce food waste, increase energy efficiency, and promote renewable energy. The initiative aims to reduce emissions and non-renewable energy use by 25%, completely phase out single-use plastics, and cut food waste in half by 2030. 60% of hotels have already decreased single-use plastics. The government plans to enforce new regulations and offer incentives to make sure it meets its goals.

As the most densely populated part of the country, air pollution in Santo Domingo is the worst in the country; particulates come mostly from vehicle emissions, backyard burning of garbage, and power generation, including the high number of private generators used to supplement the national system. The air quality is thought to contribute to high levels of acute bronchitis in the city.

Water pollution is also a problem, the water around the nearby Boca Chica beach is highly polluted according to studies conducted in 2015 and 2016. The Ozama River that feeds tributary Isabela River is one of the country's most polluted, the basin contaminated by untreated industrial runoff and raw sewage.

This is probably the worst city in the DR for pollution, so if you're sensitive to it, you should take this one off your list.

Crime

Crime is a concern in Santo Domingo, but the main issue to watch out for is petty theft. Crime in general has been on the rise in the last couple of years, but if you take precautions, it shouldn't be an issue.

In the parts of Santo Domingo an expat would spend time in, there are cops at every major intersection, all eager to welcome foreigners and



make sure they feel safe. This is the case even outside the Zona Colonial, but within the ZC it's even more so. Cops are stationed every block, there are lots of hotels and restaurants with employees hanging out outside (meaning there are no real "back alleys" to feel unseen and like a target in), and this is also the area that both expats and wealthy Dominicans hang out in, so you'll see people walk around more confidently than they would elsewhere in the city in jewelry or with cameras around their necks.

Beware of drive-by robbery by motorcycle, the most common crime here, and never leave a purse or valuables on a table, under your seat or table, or on the back of your chair, even in hotels. Don't leave items in your car that might arouse attention.

As long as you take security measures and keep your wits about you, it can all be mitigated. Avoid walking alone, stick to tourist zones at night, and beware that homes in quiet areas (or homes without proper security measures) can be targets for burglaries.

Charles Fritz comments, "We feel safe where we live, but we have quickly learned where not to go. Most apartment buildings are gated with private security, and that's where the expats would likely be living. Like in the States, your own personal behavior is the best deterrent from being a crime victim."

There were several headline-grabbing American deaths in the DR in 2019, but they all occurred in beach resorts, not in the city, and consensus seems to indicate that tainted alcohol was the culprit—nothing malicious. As a result, all hotels and resorts are now subject to increased health and safety protocol inspections.

Affordability Of Real Estate

Real estate here costs US\$1,399 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in the DR.

Residency

Upon entering the Dominican Republic, American and Canadian citizens will receive a tourist visa that is valid for 30 days at a cost of US\$10. Either buy the visa ahead of time <u>online</u>, or make sure you have a US\$10 bill to use the automated machine at immigration—if you don't, you'll be stuck in line for at least 30 minutes. The visa can be extended in country.

Residency in the DR is easy, and the country embraces and even incentivizes foreign residents and investors. Residents can apply for loans and import household goods and a car tax-free.

The minimum income requirement for one applicant applying through the country "fasttrack program" is US\$1,500, and you'll need an extra US\$250 per dependent. However, there's no specific amount set for the regular residency route, so you could be accepted for even less than that, it just means you've got to jump through some more hoops and wait in some more lines.

You could also choose to invest in the country, with minimum outlay of US\$200,000—and this is



a true investment: You get your US\$200,000 back, plus associated profits. Alternately, you could invest in a financial instrument, and the yields for CDs in the DR are upwards of 4%, so this is an attractive option. Using either of these options, you can opt for the "fast-track" version, which decreases your waiting time for residency (and also for citizenship, if that's of interest).

There's no time in-country requirement to maintain Dominican residency, but you will have to return annually to renew under the fasttrack program.

Thanks to the lack of specific income requirement, the relatively attractive investment options, and the benefits extended to residents, the Dominican Republic scores well in this category. ▶ For full details on all visa options in the Dominican Republic, how to apply, fees, restrictions, and more on residency in the Dominican Republic, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in the Dominican Republic.

Taxes

The Dominican Republic taxes jurisdictionally for the most part. They tax residents on foreign investments and financial gains, but only after three years of tax residency (spending 183 or more days a year in the country).

Santo Domingo, Dominican Republic

Monthly Budget

Basics	Rent	40,000	Unfurnished, two-bedroom, comfortable apartment of 75-80 square meters in desirable part of city.		
	Transportation	5,000	Not owning a car.		
	Gas	NA	Included in rent.		
	Electricity	3,000	With air conditioning.		
	Water	NA	Included in rent.		
	Cell Phone	1,499	Plan includes 25GB of data, plus 100 minutes of call time within the country, to the United States, Puerto Rico, and Canada.		
	Internet and Cable	2,090	50 Mbps internet, 253 channels.		
	Entertainment	12,200	Movie tickets: 300 pesos per person; dinner and drinks for two: 1,700; drinks for two: 600.		
	Groceries	20,000	Basic items for a couple.		
	TOTAL	83,789			
Extras	Medical Appointment	1,000	A basic doctor/clinic appointment; per visit.		
ras	Household help	1,000	Two 8-hour visits per week; 500 per visit.		
	Cost of Living	В	Country Criteria		
	Health Care	В	Real Estate Restrictions	A+	
	Entertainment	B+	Residency	A-	
	Recreation	C-	Taxes	A	
Loca	English Spoken	C+	Cost Of Living	\$1,667.11	
Local Criteria	Expat Community	C+			
eria	Infrastructure	В-	Final Grade		
	Access To North America	A-			
	Environmental Factors	D+			
	Crime	C-			
	Affordability Of Real Estate	A+			

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--Henry David Thoreau

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Best Historical Picks Valleta, Malta

A string of small islands in the southern Mediterranean makes up Malta. One of the tiniest countries in Europe, it also has the tiniest capital: Valletta covers less than a square kilometer... but what *Superbissima* (Latin for "Most Proud") lacks in size, it makes up for in lifestyle...

Valletta is full of buildings that give evidence to Malta's colorful history. The country is home to some of the oldest human artefacts in the world, some of which predate the Egyptian pyramids and Stonehenge. It's been occupied by various groups throughout its existence, from the Phoenicians to the Byzantines, the Ottomans to the Knights of Templar... All have left their mark on the place.

In the year 60, Saint Paul is said to have shipwrecked in Malta on his way to Rome, bringing Roman Catholicism with him. Inextricable from history, the religion still presides over the archipelago to this day, giving rise to its many cathedrals.



After changing hands from one empire to the next, Malta was gifted to a band of knights (known as the Order of Saint John) in 1530. The group was established to provide protection and health care to religious pilgrims arriving in Jerusalem from the Christian regions of Europe.

The order founded Valletta in 1566, naming it after their Grand Master and French nobleman, Jean de Valette. It entered a golden age shortly after, which brought about many of its most prized historical buildings.

Malta's islands became a hub of Mediterranean artistic and architectural excellence, and artists such as Caravaggio, Mattia Preti, and Favray were commissioned by the knights to embellish churches, palaces, and auberges. The era of the knights came to an end in 1798 when Napoleon Bonaparte swept into Malta en route to Egypt. The French didn't stay long—they were ousted by the English just two years later. The English remained in control until 1964, when Malta finally secured its independence.

Valletta is a testament to this rich history: It boasts historical treasures on the corner of every winding cobblestoned street. But this is also a modern European capital with great shopping by day and entertainment nearby at night.

In 2018, Valletta was selected the European Capital of Culture, affording it a facelift and restoring many of its beautiful old buildings. This is a great place to live if you like having entertainment on your doorstep, with plenty to see and do regardless of the time of day.



Beyond the city, the gnarled, limestone islands of Malta, Comino, and Gozo conceal an impressive array of caves, scenic sunsets, and some of the most stunning harbors on the planet. Its rugged coastline boasts secluded bays, dramatic cliffs, and tiny coves dotted with ancient forts and quaint fishing harbors.

From the fabled shipwreck of Saint Paul to the legendary naval battles waged in its waters in

World War II, Malta claims boatloads of nautical history. Today, though, the Ottoman galleys and British destroyers that once skirted the islands have been replaced by the peaceful, white triangle sails of pleasure crafts scooting by.

These waters are one of Europe's best sailing locales, and it's easy to see why. With a nearperfect climate and a long sailing season, Malta works well as a sailing location both for



experienced "salties" as well as those just starting out... not to mention all the other watersports to avail of here.

Further inland, ancient stone walls separate fields cut into strips of olives, wheat, and potatoes. Wine production is gaining popularity here, and vines hang heavy with grapes all over the island in season.

Maltese cuisine, heavily influenced by Italian culinary traditions, is delicious, affordable, and easy to find. Many of the restaurants in popular resort areas like Sliema focus on drawing in British tourists and often offer pub grub like fish and chips and bangers and mash... But you don't need to go much farther beyond the tourist traps to get something genuinely Maltese.

During summer, towns and villages all over the islands have their own small festivals. Every town or village has at least one feast dedicated to a saint. In the summer months, you can catch one virtually every other week. The feasts usually run for a full week, coming to a climax on a Saturday.

Towns are decorated with statues, ornaments, and tapestries, and fireworks light up the night sky. Towns invariably attempt to outdo each other in the extravagance stakes, and there are some long-standing and well-known rivalries. Expect the locals to go all out in their bid to have the best party.

While there is a significant British expat population, expats here are from all over, many hailing from Eastern, Central, and Western Europe. Expats from non-English speaking countries all generally speak English fluently as a second language anyway, though.



Because Malta ticks so many boxes—with its superb health care, low crime rate, fantastic climate, and friendly locals—it is a country with broad appeal... quintessential Mediterranean Europe. And, notably, it's the only place you can experience the famed Mediterranean way of life among locals who speak English.

Valletta is for those who are in love with the idea of the Mediterranean lifestyle. People who dream of sipping an espresso outside a quaint café overlooking a cobblestoned courtyard in the early morning... taking countryside walks as the evening sun warms banks of olive groves... or eating freshly caught seafood with hunks of bread and washed down with local wine...

Cost Of Living

Valletta is inexpensive compared to most other European capitals. Eating out, groceries, entertainment, and real estate all come in considerably cheaper than nearly all other EU member states.

Climate

Valletta is one of the sunniest places in the Mediterranean, enjoying about 3,000 hours of sunshine a year. In fact, its weather is one of the



reasons it's often ranked among the best expat destinations in the world.

Malta comes in sixth on the InterNations Quality of Life Index, noted especially for its climate. According to the popular expat organization's survey, "Three-quarters of expats say they couldn't be more pleased with it, and not a single respondent has something negative to say. With such glowing results, it's perhaps no surprise that almost half the expats in Malta are planning to stay forever."

Temperatures range between about 58°F and 74°F with humidity hovering around 75%. This is one place in the Mediterranean where you get four distinct seasons, too. Summer is from July to August, when it's hot and stuffy and temperatures get above 85°F. Winter is from December to March, when it gets cooler (but temperatures rarely drop below 50°F). Spring and autumn fall in between.

The climate is dictated by the sea... much like in southern Spain and Italy. It makes for a landscape that switches from green and verdant to dry and parched in the height of the summer—really, these are like desert conditions at the height of August.

You see a bit of wind and rain in winter (about 25 inches annually), but most days are sunny. There's no extreme weather to worry about here, either... Valletta has one of the lowest risks of natural disaster in the world.

Health Care

Malta's health care system is one of the oldest in the world and a major source of pride for locals. The first hospital opened in 1372. The knights who ruled the country for 300 years were first to provide care to the often-ragged pilgrims turning up in Jerusalem. During World War I, the island acted as a vast hospital providing high-level care to injured and sick soldiers.

Today, its health care system is ranked fifth best in the world by the World Health Organization. It's home to a number of state-of-the-art public and private facilities staffed by highly trained staff who are all fluent in English. In recent years, Malta has also been building its reputation as a destination for medical tourism.

Built in 2007, the country's main hospital—just one of several high-standard health care facilities on the island—is Mater Dei Hospital, one of the largest medical facilities in Europe. It's located just 15 minutes from Valletta.

Foreign residents are required to have private medical insurance, but premiums are considerably lower in Malta than in the United



States, and out-of-pocket health care expenses are more affordable as well. For example, a visit to a GP costs 10 euros, and a house call, 15 euros.

There is an abundance of assisted living facilities for seniors, including public, private, and church-sponsored homes. The cost for a mid-range home starts at <u>38 euros</u> per day.

► For full details on all health care and insurance options in Malta, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Malta.

Entertainment

Valletta is extremely popular among tourists because of its historical attractions. The city is home to an array of architecturally important churches and cathedrals—part of the reason it was dubbed a UNESCO World Heritage Site in 1980. For a history lover, there are few better places to be...

The archeological and historical museums will keep even the most avid scholar busy, but the fine arts are also alive here—part of the reason it was crowned Europe's Capital of Culture in 2018. Several fine arts museums offer unique collections, while Teatru Manoel (built in 1731) provides a full calendar of opera each year.

Valletta hosts a number of festivals, workshops, and other cultural events throughout the year. The colorful Valletta Carnival involves street parades, performances, costume competitions, and a lot of dancing.



Ghanafest, Malta's Mediterranean Folk Music Festival, is a three-day event showcasing the best Maltese and Mediterranean folk musicians. The event takes place in the stunning Argotti Botanical Gardens in Floriana, where traditional Maltese food is served up amid the music.

Come April each year, firework factories in Valletta and Floriana face off against each other by putting on ground and air firework displays. This spectacular (and free) event is a must-see. The Malta Arts Festival is the main highlight of Malta's cultural calendar. The event is used as a showcase for Maltese theater, music, and dance performances, and offers something from almost all artistic forms.

While led predominantly by Maltese artists and performers, it also involves collaborations with foreign artists. The events that make up the festival take place in venues all over Valletta and the rest of the country and are mostly open air.

While Valletta tends to close down early in the evenings, nightlife abounds in nearby Sliema and St. Julian's Bay, where bars, restaurants, and cafés populate the coast. Paceville is the main location for nightclubs and bars, popular with the under-30 group (and best avoided during high season).



Recreation

Being a Mediterranean island, Malta is a great place for any kind of watersport: diving, snorkeling, boating, parasailing, and anything else in the water are all daily activities here...

It has some of the best diving in Europe, which you can do year-round. The best sites are all close to shore, and you can expect to see reefs, wrecks, caves (the Inland Sea in Gozo is an amazing cavediving site), and maybe a dolphin or two.

Sailing is the best way to explore the country. As well as offering incredible views of the islands, the government permits pleasure crafts to anchor for the night in any of Malta's bays and inlets, making boat trips easy.

Malta's strategic geographic positioning means it's also an excellent base for exploring the Central Mediterranean. Many one- and two-week sailing packages include visits to places like nearby Sicily or Lampedus.

Hiking is a popular on-land activity, although there are no major mountains in Malta. You don't have to go far to be outside of Valletta and in the countryside, and some of nearby coastal walks are simply breathtaking.

The Royal Malta Golf Club, founded in 1888, and located on a sprawling parkland just outside Valletta offers 18 holes on a stunning course. The club hosts the Malta Junior Open, a world amateur golf ranking event, which brings in 100 or so young golfers from all over for a three-day competition around Easter every year.

English Spoken

Along with Maltese, English is one of Malta's official languages. In Valletta, or anywhere else in Malta, you'd never need to try to speak a word of Maltese. Business, banking, and legal affairs are all conducted in English.

The Maltese language is thought to derive from the language of the ancient Phoenicians who arrived in Malta in 750 B.C. Peppered with many foreign words, particularly English, Italian, and



Arabic, it has been a source of fascination for linguists and historians for many years in that it is the only Semitic language written in Latin characters.

Expat Community

With its position as a key trading and transport point in the Mediterranean, its popularity as a tourism hub, and its military and colonial history, the Maltese are used to having a large expat population. They are a welcoming people, and, with no language barrier, it's easy to slip into life here.

Malta regularly places well on the global expat community InterNations' Expat Insiders list, cited especially for its welcoming communities. "This Mediterranean country performs best in the Ease of Settling In Index. It is first in terms of settling down, getting used to the local culture, and making new friends."

There are a number of expat groups that can help you find your place and get active in the community. Living in Valletta, or any area of the country, you'd be able to find and make friends easily—be them British, Hungarian, Italian, Maltese, or a number of other nationalities.

Various expat-organized events are on offer and range from regular Friday night drinks to comedy nights, book clubs, and sporting activities such as cycling and rock climbing.

The Association of International Women in Malta is an active group open to women of all ages and
nationalities. Originally developed as a group for the wives of servicemen, it's now a social group for expat women on the island and organizes a number of social events, with a focus on raising funds for worthy causes.

There is also an active branch of the Lions Club based in Sliema, and britishexpat.com acts as a forum for expats online.

Infrastructure

Internet

 $\star\star\star\star\star$

Internet Speed	100 Mbps
Cost	<u>49.99 euros</u>

*Spectrum Internet's average prices.

Electricity



Cost per month Average reliability

51* euros

Outages are infrequent.

*Prices according to Enemalta Corporation, one of the country's main providers.

Domestic Access

You won't need a car to get around Valletta... Its historic district is compact and completely walkable, as are nearby cities Sliema and St. Julian's. To get between cities and avail of Malta's



stunning scenery, costal walks, and many cliffs, you'll need to get on public or private transport.

Malta's bus system is cheap (offering discounts to people over a certain age) and easy to use. Although busses get busy during rush hour, they're air conditioned and have designated seating for pregnant women, the elderly, and disabled people. They'll take you anywhere you need to go in Malta, but there are also mid-range taxis for when you want door-to-door service.

Owning or renting a car, of course, allows for ultimate freedom to explore. Because of Malta's British history, people drive on the left side of the road here. Roads in metropolitan areas are in decent condition... but the farther you go from the cities, the worse their condition gets.

As an island, you have some non-terrestrial options for getting around, too. Ferries are clean, quick, and inexpensive, running between the main islands of Malta and internationally.

A regular ferry runs between Cirkewwa on Malta's main island and the docking point of Mgarr on the island of Gozo. You can also catch a ferry to Italy, docking at the Sicilian port of Pozzallo, just 90 minutes away.

Access To North America

Malta's international airport is extremely wellconnected to Europe, Asia, and parts of Africa. Unfortunately, it offers no direct flights to North America, but layovers in major European cities are generally quick and easy

Malta International Airport (MLA) **U.S. Airlines** None **That Fly Direct Direct Flights From The** None **United States Direct Flights** None From Canada Amsterdam, Holland; Belgrade, Serbia; Berlin, Düsseldorf, Frankfurt, Leipzig, Munich, Germany; Brussels, Belgium; Bucharest, Cluj, Romania; Budapest, Debrecen, Hungary; Cagliari, Catania, Comiso, Milan, Palermo, Rome, Italy; Casablanca, Morocco; Dubai, UAE; **Other Direct** Istanbul, Turkey; Katowice, Flights Warsaw, Poland; Larnaca, Greece; Lisbon, Portugal; London, Manchester, Newcastle upon Tyne, England; Málaga, Spain; Moscow, Russia; Misrata, Libya; Paris, France; Skopje, Macedonia; Sofia, Bulgaria; Stockholm, Sweden; Tel Aviv, Israel; Tunis, Tunisia; Vienna, Austria; Zürich, Switzerland: **Domestic Carriers** Air Malta

Environmental Factors

For a small city, Valletta has a big population, with 440,000 people. With population density comes certain environmental concerns, like waste management issues and air and water pollution.

Traffic is a major contributor to Valletta's poor air quality, and its inhabitants suffer as a result. Malta has one of the highest asthma rates in the Mediterranean. Its surface water was reported to have some of the highest nitrate levels in the EU because of fertilizer use...

The good news is that the government is taking these issues more seriously. It has invested in efficiency technologies to ensure the safety of the groundwater and lower water consumption. It rolled out a master plan for infrastructure investment to reduce congestion and air pollution.

The country would like to be carbon neutral by 2050 and is putting in place strategies to achieve this goal. Malta also aims to be of the first EU countries to change to electric vehicles only. A local recycling plant will close shortly due to the success of an organic-waste separation program. And 2 million euros have been allocated for reforestation in Ta' Qali National Park.

A single-use plastics ban is planned to begin in 2020, but this initiative comes rather late compared to many countries and will be very slowly implemented. Jan.1, 2021, marks the end of all importation and production of plastic bags, cutlery, straws, and plates, and Jan. 1, 2022, ends their sale and distribution.

Many of its sustainability measures, like its new recycling program and education programs, came about as Valletta vied for the title of Capital of Culture in 2018. Although strides were made, Malta's environmental track record still needs improving.



Crime

Valletta has an extremely low crime rate... You're unlikely to fall victim to even petty crime here or anywhere else in Malta. At worst, the occasional taxi driver will attempt to overcharge you, but even this is highly unusual.

The only real danger here comes from other foreigners. During the summer, Malta hosts thousands of packaged-holiday tourists, mostly from Britain. Some are well-behaved, but many of the 20-somethings that converge on Paceville (a neighborhood of St. Julian's) get rowdy after too much drinking. However, by steering clear of the area after dark, you won't even know they are there.

One major crime that did occur here in October 2017 was the alleged assassination of a reporter who was covering a local corruption scandal. She was killed by a car bomb, and it's still unknown who ordered or carried out the murder. While, of course, crimes like this won't affect expats, the Maltese authorities have been denounced for their inaction and promoting a culture of impunity.

Affordability Of Real Estate

Real estate here costs US\$6,093 per square meter on average.

Real Estate Restrictions

The buying process is relatively straightforward in Malta, although there are some additional hoops you are required to jump through as a non-EU national. You need to obtain an acquisition of immovable property permit from the Ministry of Finance, which can take around three months to process.

To get the permit, the purchase price of the property you want to buy must be at least <u>107,670 euros</u> for the purchase of a flat or maisonette or <u>179,400 euros</u> for the purchase of any other immovable property.

Usually the permit allows a non-EU citizen to buy only one residential property for you and your family's personal use. However, there are



exceptions. You can buy additional properties if they are located in special designated areas (Portomaso, Tigne Point, Cottonera Waterfront, and Charmai in Gozo).

Another stipulation for non-EU foreigners is demonstration that the funds you are using to buy the property have been remitted from abroad. Simply show a bank receipt for the transaction detailing where the payment originated.

EU nationals must also get a permit to purchase, but can purchase additional property after five

years in the country without permit. Investment in a property—unless you go the route of renting—is a requirement for those looking to stay in the country long term via the Global Residence Program.

Residency

U.S. and Canadian citizens are automatically granted a 90-day tourist visa when entering the country. This is a short-stay Schengen visa, allowing you 90 days within the Schengen Zone at large, not just Malta.

Malta has no pensioner visa option, but it does offer what they call a Global Residence Program for non-EU citizens, and it's possibly the best deal in Europe.



While there's no option that's based on income alone, it's possible to qualify with just <u>800 euros</u> a month or less—you just have to spend it on a rental. To qualify for this residency program, you simply have to put some capital into real estate in Malta... but not necessarily own it.

Foreigners who either rent or buy real estate here are eligible—and it's worth pointing out that this is the only country that we know of that will grant you residency for simply renting a house. The process is also very quick; residency should be obtained within three months of applying.

For renting, the total cost must be at least <u>9,600</u> <u>euros</u> per year (<u>800 euros</u> a month) in Malta or <u>8,750 euros</u> for property in Gozo or the south of Malta. For ownership, the property must be worth at least <u>275,000 euros</u> for property in Malta or <u>220,000 euros</u> for property in Gozo or the south of Malta. The only catch is that you cannot sub-let the property in question, whether you're renting or owning.

Access to the EU won't come much cheaper than this. And you can bring the whole family with you—the definition of dependents is broad, including spouses, children up to age 25 (natural



or adopted), brothers, sisters, and direct relatives. Employees in your personal employ for the past two years are also provided for, including caregivers, butlers, drivers, or other domestic staff.

Successful applicants will not be taxed on foreign-earned income and only liable for a flat tax rate of 15% on income remitted to Malta, with a minimum tax liability of <u>15,000 euros</u> per year. There's no minimum presence required in country, a plus if you intend to travel or make regular visits back home.

What's more, you can even get a work permit through this visa program, which is a rare opportunity. ▶ For full details on all visa options in Malta, how to apply, fees, restrictions, and more on residency in Malta, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Malta.

Taxes

Residents are taxed on money earned or remitted into Malta. Global Residence Program visa holders are offered a flat tax rate of 15% on income remitted to Malta with a minimum tax liability of 15,000 euros per year.

Valletta, Malta
Monthly Budget

	Rent	1022.00	Unfurnished, two-bedroom apartment or residential area just outside of Valletta. It's available in the historic center, so most "Va outside it.	s not easy to find property
	Transportation	26.00	A monthly tallinja card.	
	Gas	14.00	For cooking.	
	Electricity	87.00		
	Water	25.00		
B	Cell Phone	NA	Home internet, cable, landline, and cell service bundled together.	
Basics	Internet and Cable	43.42	Home internet, cable, landline, and cell service bundled together. Basic cable plan including 29 channels (both Maltese and Italian); 100 Mbps home internet connection; monthly mobile "Flex" plan with unlimited calls and texting, and 20 GB of data, plus up to 3 GB of data or 300 calling minutes throughout Europe.	
	Entertainment	302.00	Movie tickets: 7 per ticket; dinner and drinks for two: 20–60; drinks for two: 16.	
	Groceries	320.00	Basic items for a couple.	
	TOTAL	1,230		
Extras	Medical Appointment	10.00	A basic doctor/clinic appointment; per visi	t.
ras	Household help	224.00	Two four-hour visits per week; 7 per hour.	
	Cost of Living	C+	Country Crite	ria
	Health Care	A+	Real Estate Restrictions	A-
	Entertainment	A+	Residency	A+
_	Recreation	A	Taxes	A
ocal Criteria	English Spoken	A+	Cost Of Living	\$2,043.60
Crit	Expat Community	A+		
:eria	Infrastructure	A+	Final Grad	e
	Access To North America	С		
	Environmental Factors	C-		
	Crime	А		
	Affordability Of Real Estate	D+		

MOUNTAIN PICKS

or those seeking cooler climes, head for the hills—literally. The following havens all offer steady, year-round temperate climates, all of them cool and low-humidity. Plus, mountain living can offer some of the best views money can buy enjoy the best of both worlds by living on a mountain with a view to the ocean (thereby neatly sidestepping all the inconveniences that can come with a home by the sea). And in many cases, mountain living can offer a chance to get off-grid, to get closer to nature, and to enjoy some peace and solitude.

The flipside to the spring-like temperatures that reign at higher altitudes are, well... the higher altitudes. Elevation can bring altitude sickness and even more serious health risks for those with ongoing heart or respiratory problems. Accessibility can be a problem in some cases, with limited, sub-par roads that may become more dangerous or even inaccessible at certain times of year (due to flooding, landslide, or mudslide). Because of the likelihood of these issues, most mountain destinations aren't good choices for those with ongoing or potential health risks; emergency care could be unreliable.

Lace up your hiking boots and ascend with us as we consider our top four mountain havens for 2020...



Best Mountain Picks Chiang Mai, Thailand

Chiang Mai is sometimes called Thailand's "Second City." It receives plenty of foreign visitors every year and lures expats from around the world for its exceptionally low cost of living, highquality health care, and modern infrastructure...

But Chiang Mai isn't just popular with the West... It also receives over 10 million domestic tourists a year. It might be more accurately described as Thailand's favorite city. Modern, metropolitan Chiang Mai is the unofficial capital of Northern Thailand and home to an estimated 1.2 million residents. Although it's modern, Chiang Mai only has a handful of high rises (all with less than 30 floors). Instead, Chinese-style shophouse architecture dominates, with a few modern developments mixed in. Its roads are decent, but on busy holiday weekends, Chiang Mai's infrastructure feels the strain.

The city viewed from higher elevation looks like a collection of neighborhoods that grew into each other to fill in the river valley. It's a busy city, but its hustle and bustle comes nowhere near the level of Bangkok's.



Chiang Mai's beating heart lies within its old city walls. Here, dozens of ancient and modern Buddhist temples coexist with public and international schools, residential and commercial neighborhoods.

Street markets and festivals occur almost nightly, and a huge array of restaurants catering to all tastes can be found within walking distance of almost anywhere in the Old City.

Chiang Mai has grown beyond the ancient walls, though, and extends for several miles in every direction... Large shopping complexes are located along the Superhighway, a multilane, controlled-access ring road that circles the outskirts of the city.

Several "mega-malls" and huge multi-national grocery and department stores line the access

roads to the Superhighway. Between the Old City and Superhighway are the condominiums that are popular among expats, as well as freestanding houses, terrace homes, and hundreds of independently owned neighborhood stores.

Another thing that Chiang Mai has going for it is its weather. Throughout the rest of Thailand, the weather is hot and steamy year-round... Chiang Mai has a cool season from December until the end of February, with refreshingly brisk evening temperatures.

Being the largest city in northern Thailand, many visitors use Chiang Mai as a base for trips to the nearby mountains, caves, elephant sanctuaries, indigenous communities, hot springs, waterfalls and trekking. Opportunities for spiritual exploration and instruction in one of the many Buddhist temples appeal to many visitors as well.

BEST MOUNTAIN PICKS Chiang Mai, Thailand



At least 10% of Chiang Mai's population is non-Thai, and expats slot nicely into daily life here. Unlike seaside resort towns, like Pattaya and Phuket, expat populations in Chiang Mai blend into the local population, scattered as they are about town.

The connection to Thai culture is more meaningful here, and there are a multitude of

lifestyle options available, not just the "permanent vacation mode" that many Thailand expats take up.

Thailand's northern capital retains all the charms of past lives while graciously embracing the present. Among more than 300 ancient temples and monuments you'll find museums and 7 universities.

BEST MOUNTAIN PICKS – Chiang Mai, Thailand



There are 10 national parks, 12 golf courses, more than a dozen waterfalls, and an international airport that handles 130 flights per day. Chiang Mai is a complex little metropolis with many layers to unfold.

It's probably the most livable city in Southeast Asia for a foreigner. Good infrastructure, a thriving expatriate community, and friendly locals ensure it will hold that distinction for years to come.

Cost Of Living

Chiang Mai is an inexpensive place to live by almost any standard... The top three monthly expenditures most expats and retirees will face are housing, food, and transportation. Transportation costs only a few bucks a day here using tuk-tuks, baht buses, and the occasional taxi.

Housing is likewise extremely affordable... for just a few hundred a month you can live in a nice place with all the creature comforts. For <u>10,000</u> <u>baht</u> you could get a two-bedroom bungalow with a garden, for <u>25,000 baht</u> closer to a threebedroom villa with a private swimming pool.

For <u>15,000 baht</u> you can get a spacious one- or two-bedroom flat with hot water, air conditioning, nice furnishings, and good Wi-Fi (utilities and basic cable are normally included).

When it comes to eating, many expats claim it's cheaper to eat out than to buy groceries, and with all the food options in the city, it's not hard to eat out for every meal.

It may be an affordable place to eat, but drinking is another story. Prices for alcoholic beverages are ruled by import duties and taxes. Depending on your poison, it can get expensive

BEST MOUNTAIN PICKS – Chiang Mai, Thailand



Climate

Chiang Mai has three seasons: the rainy season, from July to October, the dry and cool season (November to February), and the dry and warm season (March to June).

Temperatures range between 68°F and 86°F, with humidity hovering at about 76%. It sees an average of 47 inches of rainfall a year, the majority of which falls between June and October. Natural disasters to be aware of in Chiang Mai are flashfloods, which have been known to destroy villages where infrastructure is poor. Dams have been established in response to flooding, but living at higher elevations helps avoid any further negative impact.

Health Care

Medical care, too, is available at a great value in Thailand, and the country is one of the top spots in the world for medical tourism. Expats are often eager to share stories of the medical care that they received (in Phuket, particularly).

They commonly point out that their procedure averaged 20% to 80% less than it would have cost



in Northern America or Europe, and the quality of care that they received was far superior.

Overnight stays in some of the best hospitals in Bangkok cost less than staying in a hotel. Costs are so low that paying as you go for health care is a reasonable strategy. Still, cheap isn't free, and you may feel more comfortable knowing that you're covered in case of serious medical emergency.

With affordable coverage from a private insurer or the Thai public system, you can take advantage of relatively modern health care infrastructure. The country's facilities include over 1,000 hospitals and almost 10,000 health stations.

The best facilities, including private hospitals, are found in the major cities like Bangkok. Health care

in rural areas is adequate for routine needs, but physicians and providers may not speak English.

Public hospitals even in major cities will be the cheapest (and free for those covered under the national health care system) but may also be crowded, uncomfortable and less developed.

The private hospitals, often catering to expats excluded from Thai health coverage, offer worldclass services and staff, but costs may be as high as those in Western Europe, especially if you lack adequate private health insurance.

Many doctors in Thailand speak English, but this is not always the case with nurses and technicians. Often these health professionals have only a basic command of the English language, so it can be difficult to communicate your needs, especially in an emergency.

► For full details on all health care and insurance options in Thailand, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Thailand.

Entertainment

Nobody comes to Chiang Mai for the nightlife. Bars and restaurants close around midnight, and everything gets wrapped up before 2 a.m. There is no real red-light district, but there are plenty of friendly pubs and a surprising number of live music venues. But if all-night go-go bars or dance clubs featuring famous DJs is your thing, Chiang Mai will disappoint...

The heart of Chiang Mai lies within its old city walls. Here, dozens of ancient and modern Buddhist temples coexist with public and international schools, residential and commercial neighborhoods. Street markets and festivals occur



almost nightly, and a huge array of restaurants catering to all tastes can be found within walking distance of almost anywhere in the Old City.

Chiang Mai has grown beyond the ancient walls, though, and extends for several miles in every direction. Large shopping complexes are located along the superhighway, a multi-laned, controlled-access ring road that circles the outskirts of the city. Several "mega-malls" and huge multi-national grocery and department stores line the access roads to the Superhighway.

If you're looking to appreciate the natural beauty and local culture, this town has what you need.

Chiang Mai is home to hundreds of elaborate temples and markets showcasing traditional and contemporary Thai crafts. It also boasts a number of expat meet-up and interest groups as well as sport groups... but not much real "city culture."

Thailand's wats attract visitors from all over the world. With their tri-level curved rooftops, ornate interiors adorned with an assortment of serene Buddha statues and images, and meticulously manicured lawns and gardens, you don't need to convert to Buddhism to appreciate the beauty and serenity of a Thai wat.

There are over 300 wats in Chiang Mai province, including 121 within the city limits. Many of these temples offer classes to Westerners interested in learning about Buddhism or techniques in meditation or massage.

Recreation

Chiang Mai is a cosmopolitan city known for food and markets, but it's also an excellent base for hiking. With numerous trails leading to incredible lookouts, hidden waterfalls, and traditional villages, active expats will never want for variety. Chiang Mai is also a great place for mountain- and road-biking enthusiasts.

BEST MOUNTAIN PICKS Chiang Mai, Thailand



English Spoken

It's possible to get by on English alone in Chiang Mai. Official documents are all in Thai though, so you'll want to employ a reliable bilingual lawyer for any major undertakings.

Many Thai people speak English. However, do not expect to find perfect English to be spoken or understood everywhere you go. Learning a few

Learn how to count at least to 10. Learn how to

say left, right, and stop so you can direct a driver. Learn how to say pork, beef, chicken, and fish so you can order food. Learn how to ask where the is bathroom... and so on.

Expat Community

Chiang Mai is home to the popular Chiang Mai Expats Club as well as a busy branch of InterNations. Between the two groups, you'll find plenty of ways to meet people from the 30,000-strong expat community—from playing horseshoes to performing arts to hiking to filmmaking.

BEST MOUNTAIN PICKS Chiang Mai, Thailand



The city also has a Lions Club, a Scandinavian Club, Alliance Française, a Writers Group, a Flying Club, a Radio Amateur Society, and a Rotary Club. Certain restaurants, bars, and nightclubs have a loyal expat following, as well.

Not all 30,000 expats are here full-time. Some are snowbirds; they come when it gets cold wherever they're from and stay until springtime. Richard and Gary, a couple of 70-somethings from Minnesota, come to Chiang Mai every year to wait out the harsh winter back home.

"I get my Thailand bag near the door when I hear the first weather report of snow flurries," says Richard. "There's just no need to put up with 30-below." Both of these older gentlemen are motorcycle enthusiasts and spend time at one of several pubs that cater to their hobby.

Chiang Mai expat Paul Richard has been living here full-time since 2004. He says of the local expats: "The people seem a lot friendlier and helpful here than in other areas, and, after Bangkok and Pattaya, there are probably more expats living here than anywhere else in Thailand. If you want them, Chiang Mai has every type of leisure activity of any major Western city: golf, tennis, bowling, plenty of good Western restaurants, and the Chiang Mai Expat Club.

Thailand expat Barton Walters adds, "One thing that makes Chiang Mai's foreign contingent so diverse is the multitude of reasons they have for being here. For years, dozens of NGOs have used Chiang Mai as a base of operations, and many aid workers fell in love with Chiang Mai and returned.

"A lot of Christian missionaries also visited Chiang Mai, so there are several Christian churches active in Chiang Mai with schools, services, and social activities.

"There is a recognizable group of retired American servicemen and State Department types that were smitten by Chiang Mai and returned to retire here. The U.S. government has a consulate in Chiang Mai that also makes this a favorite locale for Americans.



"But Americans are a fairly severe minority amongst all Thailand expatriate communities. Foreign residents come primarily from Europe, the U.K., and Australia.

"I've met multi-millionaires in Chiang Mai. I've met people I'm sure were secret agents in a former life. The kooky mixed-people-bag is part of what makes Chiang Mai special."

Electricity ★★★★★

Cost per month Average reliability

<u>1,850 baht</u>

Outages are common, more so the further you get from the city center.

Infrastructure

Internet

 \star

Internet Speed Cost in Mazatlán 1,000 Mbps 899 baht

Domestic Access $\star \star \star \star \star$

You won't need a car in Chiang Mai... The old city is walkable, and, if you leave that area, public transportation is adequate. Biking is also a common form of getting around, with maybe more cyclists on the streets here than in any other city in Thailand.

Public transportation options include *samlor* (pedicabs), the three-wheeled *tuk-tuk*, and, the most popular, *songthaew* or baht bus (a converted pickup-truck shuttle with benches in the back for passengers).

Taxis are more expensive than the above options for getting around... They are also the only mode of transport that offers seatbelts. Thailand has one of the highest road fatality rates in the world, so the extra cost associated (which is nominal) is more than worth it.

Taxis in Chiang Mai have meters, although they usually aren't used. Instead, you and the driver have to agree on a flat rate before accepting the ride. The city also has a newly introduced bus system. The most useful routes for visitors are the B1 and B2 (both white colored), which will take you to all the city's major sights.

This is a motorbike-friendly city, too. Motorbikes are cheap and easily rented, and no local license is needed to use them. (Note that people drive on the left here.)

Access To North America

Chiang Mai International Airport is about 15 minutes from downtown Chiang Mai. Unfortunately, it offers no direct flights to North America, and getting here will involve a long journey.

Chiang Mai International Airport (CNX)

U.S. Airlines That Fly Direct	None
Direct Flights From The United States	None
Direct Flights From Canada	None
Other Direct Flights	Beijing, Changsha, Chengdu, Chongqing, Guangzhou, Jinan, Jinghong, Kunming, Nanchang, Nanning, Quanzhou, Sanya, Shanghai-Pudong, Shenzhen, Wuhan, Xi'an, China; Da Nang, Hanoi, Ho Chi Minh City, Vietnam; Doha, Qatar; Luang Prabang, Laos; Kuala Lumpur, Malaysia; Mandalay, Yangon, Myanmar; Hong Kong; Seoul- Incheon, Korea; Singapore; Taipei- Taoyuan, Taiwan;
Domestic Carriers	Bangkok Airways, Nok Air, Thai AirAsia, Thai Airways, Thai Lion Air, Thai Smile, Thai Vietjet Air

Environmental Factors

A major environmental issue in Chiang Mai is air pollution caused by slash-and-burn agriculture techniques. This occurs towards the end of the dry season, as farmers prepare their fields for the next growing season. The result is respiratory problems among the city's residents. It's so serious, in fact, that many vacate the city during this time of year to avoid the worst of the smoke's effects.

The government has largely turned a blind eye to this issue in favor of profits gained from largescale agriculture... Chiang Mai, on the other hand, has advocated for more non-motorized transport to reduce its greenhouse gas emissions.

Crime

Chiang Mai is a safe and friendly city. The only danger you'll encounter here are the usual scams on foreigners—taxis refusing to use the meter, vendors insisting factory-made goods are locally handcrafted, etc.

As an expat, you will soon learn to recognize and deflect these scams, and, once you do, you'll be able to relax in this relatively crime-free spot. Full-time Thailand expat Barton Walters adds, "I'd say Chiang Mai is the most peaceful and least violent of any major metropolitan area in Thailand. What late night party scene there is in Chiang Mai is pretty tame. Bars and clubs are told to close at a certain time, and they do. Tourists come to Chiang Mai to see the temples and ride elephants... there's just not that much trouble to get into.

"Even petty crime is uncommon in Chiang Mai. Again, if you come from a place that is desensitized to large amounts of criminal activity, Chiang Mai will seem like Mayberry.

"The police in Chiang Mai are the most professional I've seen in Thailand—they are polite and helpful. While some police departments in other cities have tarnished reputations for being corrupt and opportunistic, Chiang Mai police are respectful and respected."

Affordability Of Real Estate

Real estate here costs US\$2,030 per square meter on average.

Real Estate Restrictions

In Thailand, foreigners cannot own land but can hold freehold title to construction, specifically to condominium units. But, in any condo building, foreign ownership cannot comprise more than 49% of the total ownership of units.

Some foreigners opt to own 49% of a property with 51% being owned by a trusted Thai local. We don't recommend this.

Thai companies, however, can own land but only with a significant investment. You have the option of creating a company and investing a minimum of US\$1 million (more or less, depending on the exchange rate) in a Board of Investmentapproved project. Under such an arrangement, you'd be able to purchase up to 1,600 square meters of land.

Foreigner buyers in Thailand can apply for a 30-year renewable land lease with an option to renew in 30-year periods, but these leases cannot be registered, and sale of the property by the current owner who signed the lease could nullify the lease.

Residency

North Americans and Western Europeans can come to Thailand visa-free for 30 days. Beyond this, you'll need to seek a visa...



Retirees typically seek the "O-A" non-immigrant visa. To qualify, you must be age 50 or older and deposit <u>800,000 baht</u> in a Thai bank at least two months prior to making your application or be able to prove that you receive a pension of at least <u>65,000 baht</u> per month. It must be renewed every year, and working is prohibited.

Another option is the "Thailand Elite" program. Under this, you can simply purchase residency, essentially paying US\$3,000 every year you wish to stay. The longest term you can purchase is 20 years (for US\$60,000), or you can opt for 10- or 5-year stints.

Depending on which level you choose, the program also offers benefits like concierge services (the government will help you with immigration, driver's license, work permit, etc.), VIP lounge access at the airport, unlimited short-haul airport transfers for international flights, and hospitality services (24 golf and/or spa visits per year and annual check-up at a local private hospital).

► For full details on all visa options in Thailand, how to apply, fees, restrictions, and more on residency in Thailand, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Thailand.

Taxes

Residents are taxed on money earned in Thailand or remitted into the country in the year it was earned. 💿

E Chiang Mai, Thailand

Monthly Budget

	Rent	15,000	Unfurnished, two-bedroom, modern apart square meters in desirable location.	ment or house of 75-80
	Transportation	3,000	Using tuk-tuks, songtaews,and taxis.	
Basics	Gas	NA		
	Electricity	2,500	Using air conditioning.	
	Water	150		
	Cell Phone	499	8 Gb. of cell data, plus unlimited calls and texts.	
	Internet and Cable	799	100 Mbps internet speed and cable.	
	Entertainment	900	Movie tickets: 100 per ticket; dinner and drinks for two: 1,000-1,500; drinks for two: 500.	
	Groceries	9,200	Basic items for a couple.	
	TOTAL	32,048		
Ext	Medical Appointment	1,200	A basic doctor/clinic appointment; per visit.	
Extras	Household help	8,000	Two four-hour visits per week; 1,000 per visit.	
	Cost of Living	А	Country Criteria	
	Health Care	A+	Real Estate Restrictions	С
	Entertainment	С	Residency	В
	Recreation	A-	Taxes	A-
Loca	English Spoken	В+	Cost Of Living	\$1,061.19
Local Criteria	Expat Community	A+		
eria	Infrastructure	В	Final Grade	
	Access To North America	D		
	Environmental Factors	D		
	Crime	А		
	Affordability Of Real Estate	В		

Best Mountain Picks Da Lat, Vietnam

As you make your way down a broad boulevard shaded by leafy cedars on either side, you'll notice how crisp the air is, despite the intense sunshine and blue sky. The smell of fresh-baked baguettes stacked in a window display lures you onward.

You pass estates with shuttered windows, wrought-iron balconies, and latticed gardens... all the makings of alpine chalets. The spire of a Roman Catholic church juts out above the skyline ahead of you, and Grand Lac shimmers in the morning light. At first, the sensation is disorienting... As you look up at a replica Eiffel Tower (about one-fourth the size of the original), it becomes downright bizarre... Are you in small-town Vietnam or some sort of France-themed amusement park? The answer, it turns out, is a bit of both. You're in Da Lat.

Da Lat is the resort town that the French carved out of Vietnam's Central Highlands back when the country was a French colony. Like all hill stations around the world, it served colonists as an escape



from the sweat, grime, and tropical malady of the lowlands.

The French endowed Da Lat with villas, boulevards, golf courses, parks, health complexes, and more. Architectural and cultural remnants from that era remain today, casting a historic and otherworldly charm over the place.

Something about Da Lat inspires romance... Whether it's the well-preserved past or its cool weather, misty peaks, and pine forest, love is in the air here in Vietnam's honeymoon capital.

Understandably, Da Lat's tourism organizers want to encourage that reputation and have made efforts to capture the town's natural charm. To most Westerners, those efforts are probably misguided... They come in the form of Vietnamese-brand kitsch—swan-shaped paddleboats, concrete statues of woodland creatures, and heart-shaped everything meant for young couples to pose in front of.

While tacky, these adornments add to Da Lat's quirkiness, and it remains a fascinating place to visit... Mainstream international tourism hasn't discovered it yet, but the word is out among expats. The small but diverse group of them that live here do so because it offers peace and tranquility, natural beauty, an agreeable climate, and a low cost of living.

Da Lat and the Lam Dong Province it's the capital of are the garden bed of Vietnam. This province produces more flowers than any other in Vietnam



and is responsible for 50% of the country's floral output. Everything from roses and marigolds to hydrangeas and golden everlastings is grown here.

So, too, is produce not available in other parts of the country: coffee, strawberries, cabbage, cauliflower... Da Lat even has its own wine industry. Vietnam may be famous for having some of the most delicious food on the planet, but Lam Dong is famous for having some of the most delicious food in Vietnam. The herbs and vegetables essential to Vietnamese cuisine are at their freshest here.

The best thing about Da Lat, though, is that it can be enjoyed at an impossibly low cost to expats. You don't need a lot to live well here, and as



people shake off outdated perspectives about this part of the world, Da Lat's reputation as an overseas retirement destination is only going to grow.

Cost Of Living

Your cost of living in Da Lat may vary depending on your lifestyle, but, regardless, it will lower here than it is in the States.

This number changes depending on where you live (rent is higher in central areas), the size and modernity of your rental, what you eat (eating at expat restaurants or buying imported groceries are more expensive), and your habits (how often you shop, your indulgences, travel expenses, etc.)

If you eat and shop like a local, you'll save greatly. Eating at Vietnamese restaurants costs about <u>100,000 dong</u> for a meal for two. A grocery trip to a local market is about 500,000 dong, which you might need to do a few times a week. This is one place in the world where eating out can save you money. Expat restaurants and imported goods will understandably cost a bit more.

Rent can be as low as <u>4,500,000 dong</u> for a studio apartment on the edge of town. For a more central apartment, expect to pay between <u>8,000,000</u> and <u>10,000,000 dong</u>. Air conditioning isn't needed in Da Lat, so electricity bills are always low, and utilities are usually included in the cost of rent.

In short, life in Da Lat is inexpensive; the dong is one of the weakest currencies in the world, and the average monthly salary here starts at about US\$125 a month. If locals can get by on that, an





expat should be able to do quite well here. The average pension goes a lot further in Vietnam than it does back home.

Climate

The City of Eternal Spring in this part of the world is decidedly Da Lat. Its temperate mountainous climate is pretty much perfect—never too hot or cold, the temperature perpetually hovers at about 65°F. Da Lat's climate is so agreeable, it's the reason foreigners came here in the first place and what continues to draw them here today. Expats living in Vietnam retreat here from the steamy lowlands, and the cool weather, misty peaks, and pine forest are a novelty to Vietnamese tourists. Many time their visits according to the seasons.

January to March are the coldest months of the year at about 62°F. Cherry blossoms are in bloom and attract tourists form across Asia. Not only are they beautiful, they hold significance across many East Asian cultures.

April to June, things heat up to about 66°F, and lavender, hydrangea, and purple phoenix paint



the city a different set of hues. July to September is the height of rainy season (Da Lat gets about 70 inches of precipitation a year), so it's a good time to hunker down in one of the city's cozy cafés.

October to December, temperatures drop back down to about 63°F. The city becomes truly colorful this time of year, with sunflowers, pink grass, red maples, and buckwheat flowers in bloom.

You won't see any snow here, but you will get plenty of rain; nearly 70 inches over the course of the year.

The chances of natural disaster in Da Lat are slim. Although Vietnam has a huge stretch of coastline, Da Lat's high elevation and inland position mean that a tsunami wouldn't reach the town. Earthquakes are just as unlikely... The area is so seismically secure, it was chosen as the site of Vietnam's first nuclear research reactor.

That said, Da Lat is surrounded by hills, and any slope that's subject to gravity is also susceptible to landslides. The 500-meter scar on the peak of Langbiang Mountain is proof of that.

Health Care

Da Lat has several public and private hospitals and clinics, but the public ones aren't up to international standards and are therefore better avoided. Also, the cost of private care is low enough that most expats can afford to pay out of pocket. The two private hospitals are Lam Dong General Hospital and Hoan My Hospital.

Hoan My Hospital is the more highly recommended of the two because it's clean, modern, and part of the Hoan My Medical Group, the largest private hospital and clinic group in the country. Several expats visit this hospital exclusively to see Dr. Ho Thi Delin, who is professional and speaks English.

The Pasteur Institute is also recommended for vaccines, injuries, and illnesses. An infectiousdisease research center, it's mainly responsible for vaccine production and administration but since 2014 has also operated a free-standing clinic to serve the local population's general health needs.

For more serious medical needs, you should make your way to HCMC where you can access a higher standard of care. The French-Vietnamese Hospital earned Joint Commission International accreditation in 2016, and Vinmec International Central Park Hospital received it in 2017, ensuring better quality health care and patient safety.

It can be difficult to find an English-speaking doctor at any of the above-mentioned facilities. What many expats do is ask a Vietnamese friend who can translate to accompany them to appointments or use Google Translate.



If you have a condition that doesn't require doctor care but does require a regular medication, the good news is that Vietnam's pharmacies are wellstocked, and you can buy almost anything over the counter.

Make sure you know the generic and chemical name for the medication you require. If the pharmacy doesn't have the brand-name version, they might have the chemical-name version or a suitable substitute.

The cost of dental care in Da Lat is significantly lower than in Canada or the States. For example, the average cost of a cleaning is between <u>120,000</u> to <u>200,000 dong</u>. The best-recommended clinic in Da Lat is Dr. Smile, but, again, the standard and range of services available in HCMC are superior. Westcoast International Dental Clinic is high recommended in that city.

There are several options for local health insurance providers, such as HSBC Vietnam, Baoviet Health Insurance, and Pacific Cross Vietnam. Plans aren't expensive (for example, HSBC's Bronze Plan provides six months of coverage for <u>960,000 dong</u>) and provide peace of mind.

Entertainment

Da Lat doesn't have much by way of nightlife or museums... but that doesn't mean it's not a culturally fascinating place. Despite its small size, Da Lat is religiously diverse, which is reflected in its architecture: You'll find everything from churches, cathedrals, and abbeys to Zen Buddhist pagodas and Cao Dai temples to name a few.

The most eye-catching building in town is St. Nicholas Cathedral, a Roman Catholic cathedral with a massive, 47-meter spire. Built by the



French in the 1930s, it features 70 stained-glass windows imported from the motherland.

Truc Lam Pagoda is another interesting building. It's just outside the city but easy to spot from a distance—the curved roofs contrast sharply against the surrounding pine forest. When the 100-or-so Zen Buddhist monks and nuns that practice here aren't meditating, they're tending to the temple's immaculate gardens. You can get to this pagoda by cable car. Hang Nga Guest House (also known as Crazy House) is a former hotel with a mind-boggling architectural style. Reminiscent of Gaudí's Park Güell in Barcelona, the building doesn't have a single straight wall and instead emulates shapes found in nature—mushrooms, icicles, caves, tree trunks, spiderwebs, etc.

The hub of cultural activity in Da Lat is its Central Market, which sells everything from cheap sunglasses, vegetables, and cheap winter clothing to trinkets, *mut* (preserved fruit candy), and live plants. Because of Da Lat's climate, you can get al a lot of locally grown produce here that you can't get in other areas of Southeast Asia, like artichoke, asparagus, stone fruits, and berries.

The market is a great place to sample street food, like *bo kho* (chunky beef stew with carrot and



lemongrass) and *banh mi* (Vietnamese baguettes). If you get a craving for more familiar flavors, thought, there are a number of international restaurants in Da Lat, too.

Vietnam also has a budding wine culture, with about 12 wine producers operating in the country. The most famous is Vang Dalat. It won't be winning any international awards any time soon, but it's drinkable.

Recreation

Natural beauty is what made Da Lat popular among the French in the 1900s, and it continues to live up to that reputation today. Its rolling hills sheathed in pine forest and abundant freshwater aren't at all what you'd expect from a tropical country and lend themselves well to outdoor activity.

Recreation options are limitless, with trails and vistas throughout its many peaks, valleys, and forest provide providing hiking and biking opportunities. Da Lat has several lakes in the city and on its outskirts, which you can paddle around in or walk around. Xuan Huong Lake (formerly known as Grand Lac) in the center of town is the most iconic.

Da Lat has plenty of streams, rivers, and waterfalls, too. There are at least 12 waterfalls in its immediate vicinity, all of which are impressive. Elephant Falls (25 kms from the city) is some 30 meters high. If you're up for a little adventure, you could hire a tour company take you white-water rafting or canyoning on one of the falls.

Da Lat has three golf courses, and green fees are between <u>1,800,000</u> to <u>3,100,000 dong</u> for 18 holes. Da Lat Palace Golf Club, five minutes from Da Lat, dates to the 1920s and is frequently rated the best course in Vietnam and one of the best in Asia.

SAM Tuyen Lam Golf Club, 20 minutes from the city center, flanks Tuyen Lam Lake and, situated in a valley, features many slopes. The Da Lat at 1200 Country Club is about an hour from Da Lat, and as its name suggests, sits at an elevation of between 1,000 and 1,500 meters above sea level.



English Spoken

Da Lat is a small city, and its tourism industry is geared towards Vietnamese people... There hasn't been a huge impetus to learn English here, but getting by is not as difficult as you might imagine.

For day-to-day activities like ordering food in a restaurant, getting gas, or asking for directions, simple gesturing works surprisingly well. If you're traveling by bus or taxi, it helps to show the driver the written destination name.

Expat Community

Between 300 and 500 expats live in Da Lat... The exact number is hard to pin down as many of this group are part-timers. They typically hail from Australia, the U.K., Canada, the States, Russia, Spain, Italy, Japan, and Korea. Some relocated because of work, others are digital nomads or entrepreneurs, but many of this group are retirees.

Expats don't congregate in any specific part of town; instead, you bump into them as you go about daily life. Da Lat is small, and as a foreigner, you stand out here. You're bound to see other expats at haunts like One More Café, where every third or fourth customer is an expat. You'll also find them at Escape Bar, a live-music bar that plays the classics and has 1970s décor, or Botea Bistro, a French restaurant with a backwall library full of books, to name a few...

If you prefer to socialize in more structured meetups, Facebook groups like Expats in Da Lat or What's On Da Lat are good places to start. There you can find groups based on your specific



interests (like language-exchange opportunities, vegan meetups, women's groups, etc.).

Infrastructure

Internet

Internet Speed Cost in Mazatlán 24 Mbps <u>250,000</u>

Electricity ★★★★★

Cost per month Average reliability <u>500,000</u>

Power is reliable in Da Lat. Outages happen every couple of months (especially if you're next-door to a construction site), usually lasting under an hour. The fact is, Da Lat's electrical grid is outdated, although the city supposedly working on expanding capacity.

Domestic Access



You can get around on foot in Da Lat, as the city is relatively small at just under 400 square kms. Walking around is a nice activity as it's not too hot, sidewalks are abundant, and the main thoroughfares are embellished with flowering plants.

Crossing the street in one piece is a skill in Vietnam... Crosswalks and controlled stops aren't easy to come by, and they may not be respected by drivers. You'll need to move cautiously as you step into the street and enter the ubiquitous stream of motorbikes.

Taxis are cheap (about <u>100,000 dong</u> for a 15-minute trip) and useful for going longer distances. Mai Linh is the taxi company preferred by locals... They stand out because their cars are bright green.



The best option for getting around Da Lat is on a motorbike. Most trips you'll take in and around the city are slightly too far to walk but too close to warrant a taxi. Motorbikes are the happy medium. They afford flexibility and are cheap to buy, rent, and fill up with gas. Though they're unsafe, you'll never be going very fast on Da Lat's streets.

Access To North America

To get to Da Lat from North America, you'll need to fly into a bigger city (like Ho Chi Minh City or Hanoi) and then catch a connecting flight, train, or bus to Da Lat.

Lien Khoung International Airport (DLI)

U.S. Airlines That Fly Direct	None
Direct Flights From The United States	None
Direct Flights From Canada	None
Other Direct Flights	Da Nang, Hanoi, Ho Chi Minh City, Vinh City, Vietnam; Bangkok, Thailand; Wuhan, China
Domestic Carriers	Vietnam Airlines, Jetstar Airways, VietJet

Environmental Factors

Vietnam's tumultuous history has prevented it from developing and entering the modern era for a long time... It entered a period of rapid industrialization after the end of the Vietnam



War and has been sprinting to catch up with its neighbors ever since. Its natural world is suffering as a result.

Water and air pollution, land degradation, and waste management are at the core of the country's issues. Luckily, in Da Lat, the worst of the effects are not felt as strongly.

Da Lat's water supply is one of the best in the country and was established early on in the city's development, in the 1920s. While water quality is up to the region's standards and locals drink tap water, one expat mentioned he is leery of it. Jugs of filtered water are available, and though they're an extra expense, the cost is negligible.

Vietnam is full of scooters and motorcycles, which are notoriously bad for contributing to air pollution. Da Lat is surrounded by 25,646 hectares of forest land, which may help to balance the negative side effects of scooter-use out.

Southern Vietnam often tops the charts of the Solar UV Index, with very high UV levels posing risk to your eye and skin health. This catches you by surprise in Da Lat because it's cool and breezy, but make no mistake—the sun is powerful here.



Its effects are exaggerated because of its high elevation. Those with respiratory problems should also be wary.

Crime

Da Lat is extremely safe, whether you're male, female, single, or accompanied.

Oddly enough, the same can't be said for furry four-legged friends... Pet-snatching, especially of small, designer-breed dogs is an issue here. Pets are either resold or held for ransom. The best way to avoid this is to get a big (or ugly) dog.

Motorbike thievery is also a risk. If you park in a busy or monitored area (for a small fee), you'll avoid problems.

Affordability Of Real Estate

Real estate here costs US\$1,374 per square meter on average.

Real Estate Restrictions

Foreigners can own property in Vietnam with restrictions. The Vietnamese government owns all land in Vietnam: Vietnamese citizens can lease it indefinitely, but foreign residents can only lease for 50 years.

The exception is certain condo developments, which are strictly regulated by the government and found in bigger cities like HCMC and Da Nang. There aren't any of these condo developments in Da Lat.

Residency

As a tourist, you can stay for one or three months, but visas must be arranged before entering the country. When the visa nears expiration, an agent can get you one or two extensions. Each extension is valid for the same length of time as your original visa, so if you entered Vietnam with a one-month visa, you could stay in the country for a total of three months; if you entered with a three-month visa, you could stay in Vietnam for a
BEST MOUNTAIN PICKS Da Lat, Vietnam



total of nine months. After the visa has been extended twice, you must leave the country to renew it.

Phu Quoc Island in the Mekong Delta province is the one exception; visitors may stay up to 30 days without a visa.

If you are visiting Vietnam with a Vietnamese travel agency operating in your country of origin, you can apply for visa-on-arrival approval, which is a written statement of permission to obtain your visa in Vietnam. To stay past the maximum tourist visa length, you have to be working, have a Vietnamese spouse, or own and operate a business in the country. If you have a work permit, business visas are typically issued for one year and can be extended. On occasion, it may be possible to get a two- or even three-year business visa.

At this time, if you do not have a work permit, the maximum duration of a standard business visa is three months.

Vietnamese visa laws are in a constant state of flux. Although the rules for qualifying remain roughly the same, the length of stay that is granted changes frequently. If the laws change during the tenure of your visa, the original terms are still honored. It is occasionally possible to get a 6- or even 12-month business visa even if you



don't have a work permit—you just have to keep checking.

Benefits:

- Five years of continuous permanent residency makes it possible for foreign nationals to apply for citizenship.
- Vietnam allows for dual citizenship.

Requirements:

- Living in accord with Vietnamese laws, practices, and customs;
- Demonstrating proficiency with the Vietnamese language;

• Proof of the ability to support your household.

● For full details on all visa options in Vietnam, how to apply, fees, restrictions, and more on residency in Vietnam, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Vietnam.

Taxes

Residents are taxed on worldwide income. 🌍

📩 Da Lat, Vietnam

Monthly Budget

Basics	Rent	9,000,000	Unfurnished, two-bedroom, comfortable apartment of 75-80 square meters in desirable part of town.			
	Transportation	600,000	For taxi use.			
	Gas	400,000	Usually included in rent.			
	Electricity	500,000	Using air conditioning.			
	Water	NA	Usually included in rent.			
	Cell Phone	NA	Bundled with internet cost.			
	Internet and Cable	250,000				
	Entertainment	2,170,000	Movie tickets: 120,000 per ticket; dinner and drinks for two: 282,500; drinks for two: 100,000.			
	Groceries	4,000,000	Basic items for a couple. Shopping twice a week at the market.			
	TOTAL	16,920,000				
Extras	Medical Appointment	250,000	A basic doctor/clinic appointment; per visit.			
ras	Household help	3,500,000	Monthly wage for maid service five days a week.			
	Cost of Living	A+	Country Criteria			
	Health Care	D+	Real Estate Restrictions	C		
	Entertainment	C+	Residency	C-		
	Recreation	B+	Taxes	В-		
Loca	English Spoken	D	Cost Of Living	\$725.76		
Local Criteria	Expat Community	C				
eria	Infrastructure	В	Final Grade			
	Access To North America	D-				
	Environmental Factors	C+				
	Crime	B+				
	Affordability Of Real Estate	A+				

SMALL-TOWN PICKS

o you have traditional values, gravitate to a more conservative lifestyle, and appreciate knowing all your neighbors by name? If so, small-town living could be the new life overseas you seek.

Think (slightly modernized) Mayberrys—quintessential small towns where you're part of a tight-knit community... quaint, safe little places that resist change and like things kept the way they always have been.

In many cases, the small towns we're recommending could be compared to small-town living in 1950s America... back when you knew neighbors and they knew you... when you could leave your door unlocked or the keys in your car (neither of which we'd recommend, no matter how safe the destination!)...

These are places to enjoy a life a little closer to nature... perhaps even to own a decent slice of land. In these destinations, you can enjoy outdoor activities and maybe try your hand at growing, be it a garden, an orchard, a vineyard, or a farm. If you value tranquility and solitude, then these small towns should be ideal for you.

The downsides of this kind of lifestyle include limited access to most things—shopping, health care, internet, transportation (it will take you longer to get here and away), etc. Depending on how far from town you choose to live, the solitude can also be a security risk. If you're living alone or leaving your house unattended for long periods, you might think about investing in a security system or a dog.

You might expect a lack of entertainment in these destinations, but that's really not the case—it's just that small town entertainment is of a different ilk than city entertainment. In these towns, you might enjoy easy access to the beach, rodeos, festivals of all kinds, and archeological and historical sites. But there's no denying that things don't change much in these places. The monotony is a pro for some and a con for others.

Turn the clock back to a better, simpler time and enjoy the good ol' days in our four favorite hamlets for 2020...



Best Small-Town Picks Bled, Slovenia

Slovenia's town of Bled is a hotbed of outdoor activity year-round thanks to its diverse natural blessings. Glittering, deep blue Lake Bled is the center of its eponymous town, flanked on all sides by the soaring Julian Alps... A stroll around the lakeside offers a stunning backdrop regardless of the season—bucolic greenery and a riot of blossoming flowers during summer and icicled, snow-covered branches in winter, everything covered in fresh ice and powder.

Slovenia's top Alpine resort, busloads of domestic tourists come to Bled each year to enjoy the

hotels' thermal-water-filled pools, its camp sites, mountain paths, and boating... yet Bled still manages feels like a genuinely quaint, rural town, almost something out of a fairy tale.

Bled is refreshingly rural and largely forested, with a rich aquifer system that cuts through its mountains in subterranean rivers. Its surrounding area is impressively biodiverse (and just a 10-minute drive from Triglav National Park). To protect this natural beauty, Bled has restrictions on development, new construction, and large-



volume land sales. That's not to say the town has stagnated though...

Restaurants here are of an international standard. Most here use local ingredients sourced from right around the lake, so most menus are seasonal and exquisitely fresh and innovative. Truly, the dining here rivals that of Paris or Manhattan for creativity, presentation, flavor, and freshness... The restaurants may not be many, but their menus change frequently with what's available. Plus, a chef's tasting menu from one of the best restaurants will only run you about 30 euros (factor in another 5 or 6 euros for a carafe of local wine) and is comparable to those of world capitals. Truly, Bled offers a top-notch lifestyle at bargain basement prices.

The area was settled as a single feudal estate around 788, and about 200 years later, the Holy Roman Emperor gave the town to the Bishop of Brixen, who built Castle Bled high on the cliffs above in 1004. The town that exists now began to take shape in the mid-19th century with the dissolution of the Austro-Hungarian empire. It's only been an official town unto itself since 1960.

During the empire's golden age in the late 19th century, Bled, hitherto a collection of lakeside villages, garnered attention from the empire's wealthy aristocracy and Europe at large. Swiss naturopath Arnold Rikli (whose main therapy innovation was to encourage sun tanning in the nude... he was also one of the first proponents of naturism) observed the the health effects of Bled's environment on the pilgrims who came to town visiting the lake's church. Rikli spurred Bled's development by creating Swiss-style bathhouses, walking and hiking paths, and a hospital to exploit the healing properties of Bled's crisp air and thermal waters.



This small, mountain town of just under 5,500 people has been long off the mainstream radar, but the country and region are beginning to make headlines and earn accolades once more. Slovenia made *Lonely Planet's* "Best Value" list for 2019, with the Julian Alps region appearing in 3rd place on their "Top Regions" list for 2018.

Life here feels almost frozen in time... a pictureperfect castle overlooks the town, horse-drawn carriages trot by the lakefront, and oarsmen still steer flat-bottomed *pletna* boats across the lake using a special rowing technique handed down through families since the 12th century.

Within a few minutes of the town, you'll find yourself lost in mountainous forest or traveling down country roads bordered by farmhouses and their land... Yet Bled has no shortage of activities.



Art galleries, medieval fares, music festivals to suit all tastes, ballroom dance and chess championships, museums nearby, a nightclub, and a casino all on offer. Life here is more about the great outdoors than about indoor culture, but Ljubljana is only about a 20-minute drive away on beautiful mountain highways, and there you can enjoy the best of European capital culture—even on a tiny budget.

Living in Bled, the best of mountain life is at your doorstep. Skiing and ice skating in winter, hiking and biking in summer, the lake for boating and swimming, and even several golf courses within 30 minutes of town, this is the active retiree's dream destination. Forget beaches and humidity—this crisp, fresh air is a different kind of paradise.

Cost Of Living

Slovenia is one of the cheapest countries in the EU. Residents say they eat out more than they buy groceries, because the options are so fantastic and affordable. Locals claim to spend less than 300 euros on groceries a month.

Climate

Bled is a four-season destination, with mild summers but wintry winters—an ideal location for those who appreciate snow sports and roaring fireplaces. The average summer temperature is a cool 77°F, and winter temps and hover around 32°F on most days, rarely falling below 20°F.

You'll definitely get some snow every year, about 1.5 inches per day on average from December to February.



Bled's verdant surroundings stay vibrant from March to October thanks to the amount of rainfall, with the majority coming in fall. Humidity is very low year-round, and you'll see about 55 inches of rain over the year.

At just 200 meters (656 feet), this isn't a highaltitude destination, but its slight elevation does lend to its fresh air.

Slovenia is not prone to any extreme weather events, though rare and light earthquakes have been known to occur.

Health Care

Slovenia's medical facilities are the most advanced in Central and Eastern Europe (globally,

Slovenia ranks just below #37 United States, according to WHO). Every large town or city has a *zdravstveni dom* (health center) or *klinični center* (clinic). Treatment at a public outpatient clinic costs little or nothing.

While Bled's neared hospital, Splošna Bolnišnica Jesenice, is a 25-minite drive away to Jesenice, the town features two pharmacies and two wellappointed medical centers, Diagnostic Centre Bled and Bled Health Centre. Both centers have general practitioners and 24-hour drop-in clinics.

The best medical care in Slovenia is but a halfhour drive away in Ljubljana. It has plenty of 24-hour pharmacies... as well as one of the largest medical institutions in Central Europe, the



University Medical Center, which offers a wide array of specialties and even runs an extensive and successful transplantation program.

If you use the public system, beware the waiting times for non-emergency procedures, a problem exacerbated by Europe's shortage of medical specialists. Slovenia is on top of this problem, though, as the country is already looking into bringing highly qualified non-EU doctors, with more longer-term measures to follow over the coming years. ► For full details on all health care and insurance options in Slovenia, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Slovenia.

Entertainment

Tiny Bled has more than you might guess for its size, but it's not enough to keep a real culture vulture occupied for very long. Luckily, Ljubljana is just about a 25-minute drive away, and there you can enjoy the best of cosmopolitan city culture: opera, theater, museums, galleries, and shopping. However, Bled's cultural scene is increasingly well-known and crowded, with *The Slovenia Times* calling the town "Slovenia's Culture Destination of the Future."

The town's centerpiece is its castle. The 11thcentury building is undergoing extensive works to expand its offer of "high-brow" fare, like the Gallery of Contemporary art that'll be finished by 2022. This is in addition to a renowned restaurant, an apian boutique shop, and a nearby coffee shop with a selection of the best Slovenian wine and beer. The castle itself is a primo cultural immersion, a museum spanning Bled's history with a working Gutenberg press and functioning forge, operated by knowledgeable, skilled craftsmen who can educate you about the arts of yore.

Summer is the castle's busiest period. During the lengthy Sir Lambergar's Adventure event, staff and aficionados partake in simulations of the man's battle against the Turks on every Tuesday and Thursday—in addition to the medieval fair activities like music, dance, traditional meals, and sword-fighting knights.

Bled's fairytale mystique lends itself as the annual venue of Slovenia's biggest world music festival,



Okarina—a weeklong rhythmic journey around the world by the lakeside. However, for old-school music lovers, the humbly-named Bled Festival is a must. Not only does it feature concerts of time-honored and contemporary classical music pieces (as well as a dash of jazz and Slovenian folk music), but it also exhibits the visual arts and photography work of contemporary artists from Slovenia and surrounding countries, plus plenty of dance shows and theater plays.

As you approach the small island in the middle of Lake Bled on a *pletna* boat, you'll hear a lone bell's tolling. Visitors ring it for good luck at Assumption of Mary Pilgrimage Church, as has been the tradition since the 12th century. The first building, Romanesque in construction, is thought to be built on top of the archaeological remains of a temple to Živa, the Slavic goddess of love and fertility. In 1509, the church was rebuilt in the Baroque style after an earthquake damaged the second, bigger Gothic church.

The Neo-Gothic St. Martin's Parish Church is another historical treasure. It's built on top of the remains of a Gothic predecessor, and was designed by Friedrich von Schmidt, architect of the world-famous Vienna City Hall, and Slovenian Josip Vancaš. Just about every early 20th-century Slovenian artist of renown left their mark on St. Martin's.

Bled also hosts a big annual lindy hop and swing event, Swinging Bled, as well as open-air film showings three nights a week by the lake in summertime. There's also a casino.

Bled has a surprising chess history. Its busy Festival Hall, by the lake, was built in 1961 as a solution for the town's need for a convention center to host tournaments between grandmasters in World Chess Championship





qualifying rounds. Today, it's a community and arts center most of the time, hosting concerts, live theater, exhibitions, and congresses. In 1961, Grand Hotel Toplice was the site of one of the most important international tournaments in chess history. In 2002, the 35th Chess Olympiad was held in the city, and the sport continues to be a big part of the town's culture.

There are two full-service spa and wellness centers here. And health guru Arnold Rikli's

memory lives on, too, his therapeutic methods (combined with new therapies) still in practice today in the Hotel Golf. Every year, Bled organizes Rikli's Sport Days, with organized hiking, walking, and running on his paths.

Rocket yourself to the future with a visit to the science and technology museum, the Antimuseum PhysLand—did you know Nicola Tesla was half Slovenian? You'll find out all about it and much more at the Antimuseum.

In sum, tiny Bled has more than you might guess for its size... and more. But if that's not enough, Ljubljana is just about a 25-minute drive away to enjoy the best of cosmopolitan city culture: opera, theater, museums, galleries, and shopping.



Recreation

When it comes to having fun outdoors, Bled has you covered...

As a famed, rural town sandwiched between two renowned ski resorts (Pokljuka and Krvavec), Bled offers a veritable buffet of winter activities. Snowboarding and skiing schools ensure that sportspeople of all skill levels are welcome on the slopes. Or you can sled and cross-country ski through Bled's picturesque landscape, ice-climb a waterfall, or snowshoe through the countryside to your heart's content.

And if you like winter but don't like the nippy wind, swing down Bled's Sports Hall for spectator events like curling, figure skating, and icehockey competitions. Groups can also go skating and ice-bowling if you contact the Sports Hall beforehand.

The local Ski Bus will take you to the nearby ski resorts at Vogel, Krvavec, and Pkljuka. Krvavec is but an hour's drive away and getting to Pokljuka takes less than 25 minutes. Krvavec has 18 miles of pistes, a children's winter park, and, at around 5,000 feet above sea level in the Julian Alps, offers some of the best sights of Slovenia's wintry landscape on a clear day—of which there are many. Pokljuka is an expansive plateau, wonderful for exploring, with a ski resort that hosts international biathlon competitions and offers intensive training courses.

The region is equally busy during the warmer seasons. In Krvavec you can try mountain gokart, trampolining, disc golf, archery, and more. Pokljuka teems with European wildlife... the Slovenian government cautions hikers about bear migration routes that crisscross the plateau and Triglav National Park.

Zipline Dolinka is the longest in Europe, crossing a section of the Dolinka River's canyon and providing a great way to appreciate the scenery. As you go down the rope, the forestry gives way to bare white slopes and white rapids rushing below you...



Bled has caves a-plenty nearby for spelunking aficionados. Hiking, biking, mountain climbing, camping paragliding, ballooning, horseback riding, yoga, rafting, canyoning are all par for the course... and you don't have to do them alone if you don't want to. Every Saturday a running group meets, and walking groups and other interest organizations, including a tennis club, also exist.

Incredibly, golf and the beach are also options. Bled boasts Slovenia's oldest golf course, Bled Golf and Country Club, which was designed in 1972 by Donald Harradine. It's said to be one of the most beautiful courses in Central Europe, offering an 18- and a 9-hole course. The 30-mile coast is only an hour-and-a-half away from Bled... its beaches aren't many but excel in cleanliness and beauty—Slovenia boasts 13 Blue Flagawarded beaches, the third-highest density in the world.

English Spoken

You'll have no problem settling in. Education First's 2018 English Proficiency Index ranked Slovenia as the Central European nation with the highest numbers of proficient English speakers (ninth in the world), and Slovenians, culturally, take pride in speaking with little to no accent.

Everyone under the age of 30 or so learned English as a compulsory second language from third grade onward, so they speak it superbly. Many Slovenes who didn't study English in school credit their skills to TV, which is typically subtitled as opposed to dubbed.



Slovenia is something of a language crossroads... between the Romans and Illyrian and Celts, the Austrians, Hungarians, Ottomans, and so on... Slavic, Germanic, Romance, and Uralic languages and cultures have all made their way to this little country, giving Slovenians a unique cultural affinity for polyglotism.

One colleague in Bled adds, "Here in Slovenia, we are used to speaking other languages, we are used to accommodating other cultures. We take pride in having very little accent when we speak English."

Even signs are in English in tiny Bled. That said, Slovene is more prominent the farther into the countryside you go. You may also come across the odd cab driver who understands no English, so make sure you carry a pen with you in case you need to write down an address.

Expat Community

What expat community Bled has is mostly transient because of the business school and domestic tourist influx—plenty of visitors, some of them foreigners, but very few permanent expats. Most of the expat life is centered around capital-city Ljubljana thanks to the few British expats living in there... Slovenia in general and Bled in particular aren't popular among the North American crowd, though.

Expats, scattered throughout Ljubljana and in a handful of little towns across Slovenia, network through social media and internet groups, for the most part. InterNations have a somewhat active expat group that organizes weekly meetings in different bars in Ljubljana... although, again, most of those expats are in Slovenia temporarily.

Facebook offers better options, with many active communities who organize meetups at least twice a month, including EXPATS in Slovenia, Language Exchange Group, and Expats Support Slovenia.

Other more traditional club and venues exist, of course.

The International Club of Slovenia (ICS) organizes events and outings for expats in Ljubljana, such as concerts, dancing, and pub quizzes. Friday Night Drinks organizes monthly bar outings for expats.

The Slovenian International Ladies' Association (SILA, which also means "strength" in Slovene)

brings together nearly 200 women from 44 countries for monthly gatherings, activities, and charity projects. Part of their mission is to welcome newcomers to the country.

The monthly *Slovenia Times* magazine is in English and Radio Slovenia International is the only foreign-language broadcast in the country, it provides coverage in English, German, and Slovene.

A group supporting French expats exists, as well, called the Cercle Illyrien. The city also has a French and British school, as well as several international schools, testifying to a significant number of expat families in addition to retirees.

Infrastructure

Internet

 $\star \star \star \star \star$

Internet Speed Cost in Mazatlán 100 Mbps <u>33 euros</u>

Electricity $\star \star \star \star \star$

Cost per month Average reliability

<u>168 euros</u>

Any electrical disturbances would be highly unusual.

Domestic Access ★ ★ ★ ★ ★

Slovenians are biking aficionados almost universally—most evident in rural areas—and, in tiny Bled, a car is a nuisance more than a necessity



if you don't have your own parking. You'll have to weigh the freedom of having one (and the cost of public transport going further afield) against the cost of keeping one. And, remember, you'll need snow tires in winter!

However, despite Bled's small size and walkability, you might want a car to explore the surrounding areas, as well as to make regular trips to Ljubljiana. Slovenia has over 24,00 miles of wellmaintained road network.

The small tourist train, walking, or cycling are easy ways to get around in Bled, and taxis are available if needed. Trains and buses to Ljubljana run hourly.

The local airport, Lesce-Bled Airport, is less than 10 minutes from the city. While it's not the most useful airport, with only three airlines serving flights that only go to the U.K., it is a historic one. It is the only European airport with two world records to its name, both for breaking the world speed record, one in the FAI 15 m class in 1999, and the other in the ultra-light sailplane class in 2004.

Access To North America

The country's main international airport is about a 20-minute drive from Bled, with plenty of flights to hop around Europe easily enough, but with no direct service to North America. An airportexpansion program is currently underway, due to finish 2020, so perhaps more direct flights are on the horizon.

Ljubljana Jože Pučnik Airport (LJU)		
U.S. Airlines That Fly Direct	None	
Direct Flights From The United States	None	
Direct Flights From Canada	None	
Other Direct Flights	Adria Airways (Amsterdam, Brussels, Copenhagen, Düsseldorf, Frankfurt, Hamburg, Moscow, Munich, Paris, Podgorica, Prague, Pristina, Sarajevo, Skopje, Sofia, Tirana, Vienna, Zürich); Aeroflot (Moscow); Air France (Paris); Air Serbia (Belgrade); Arkia (Tel Aviv); Bluebird Airways (Tel Aviv); British Airways (London); easyJet (Berlin, London); LOT Polish Airlines (Warsaw); Montenegro Airlines (Podgorica); Transavia (Amsterdam); Turkish Airlines (Istanbul); Wizz Air (Charleroi, London)	
Domestic Carriers	Adria Airways	

Environmental Factors

Slovenia has always been on the forefront for environmental preservation, ensuring that Bled's surrounding countryside remains pristine, with several awards to show for it.

The Good Country Index ranks Slovenia as the fourth most environmentally friendly country in the world, out of 153 nations, especially due to its commitment to reduce ozone-depleting substances and implement environmental agreements and its relatively low ecological footprint. At ITB Berlin, the world's largest tourism trade fair, Bled was named the second best destination for green tourism in Europe. Private investment firm Legatum once again proclaimed Slovenia as the first country in the world in terms of "the quality of the natural environment, environmental pressures, and preservation efforts" in its data-driven Prosperity Index.

Bled faces challenges, though. While still an incredibly clean place (especially compared to the rest of the world), tourism is boosting lakeside development and an increase in water sports and activities, as well as putting pressure on the local infrastructure, all of which threatens Lake Bled's ecology.

In August 2019, Slovenia's Environment Agency issued warned against high brown algae levels in Lake Bled; a not-quite-algae-bloom indirectly caused by high summer temps and fishermen being allowed to dump up to 5 kg of carp fodder daily in the lake, creating favorable conditions for the algae flare-up.

However, Slovenians aren't sitting idle. In November 2018, local authorities purchased a prototype robot vessel to help clean up the lake,



with satisfactory results. Also, every year, the Bled Underwater society teams up with fisheries, divers, and the municipality jump into the water to collect rubbish and invasive species. Bled also hosts the Bled Water Festival, which promotes innovations in the name of water quality and environmental awareness.

Crime

Neighborliness permeates Slovenia. This incredibly safe country only has 6.3 police

officers per 100,000... in contrast, the States has a whopping 243.6 per 100,000—arguably not enough. The most recent Global Peace Index jumped Slovenia two places ahead, making it now the eight safest country in the world. While you might watch your purse in case of petty theft in the height of tourist season in busy Ljubljana, even this is a rare risk.

Crime is even less of a worry in Bled than in the country on average... here it's safe to stroll through town at any time during the day or night.

Affordability Of Real Estate

Real estate here costs US\$2,725 per square meter on average.



Real Estate Restrictions

Slovenia allows foreign purchase on the basis of reciprocation: If they can buy in your country then you can buy in theirs. However, Americans haven't been required to prove reciprocity since Slovenia joined the EU in 2004, nor do Americans need to submit tedious applications to purchase, as they used to. In fact, the country has made significant allowances to offer U.S. citizens "the most favorable regulations that enable foreigners to acquire real estate," according to the Slovene Ministry of Justice.

EU- and OECD-member nations are automatically granted the right to purchase in Slovenia,

so Canadians are also in the clear, but extra paperwork is required of non-U.S. OECD buyers.

The only other difference for foreigners is in the case of buying agricultural land; they may be required to submit a statutory notice to purchase. Nationalities who cannot prove reciprocity have the option of buying through a local corporation.

Residency

While most European countries grant residency to foreigners who can prove they will be able to support themselves, Slovenia doesn't have a retiree residency program nor can you qualify by proving your self-sufficiency.



To qualify for residency, you must invest in the country either through buying real estate (for a minimum of 50,000 euros), by forming a local corporation (for a minimum of about 10,000 euros), or starting a local business of some kind. It used to be easy to gain residency with just the formation of a corporation, but it's gotten more difficult in recent years to form one, and it's no longer a recommended path to long-term residency.

This leaves you with the property purchase option, meaning that, if you want to stay more

than three months at a time. you'll have to make an investment of at least 50,000 euros to obtain a 5-year residency visa. While this is a low number as investment requirements go, it is limiting to only have this option... and forces you to be somewhat committed to the country—enough to own a property here.

Spouses and children under the age of 18 can be included in the application (it's not typical to allow adult dependents, but sometimes if a good case is made an exception is granted).

Taxes

Residents are taxed on worldwide income. 🌑

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Monthly Budget

Basics	Rent	800.00	Unfurnished, two-bedroom apartment or house near lake.		
	Transportation	75.00	For taxi, train, and bus rides.		
	Gas	NA			
	Electricity	170.00	Gas and water is included in electricity bill.		
	Water	NA			
	Cell Phone	52.99	Bundled with internet (100 Mbps) and cable.		
	Internet and Cable	NA			
	Entertainment	273.20	Movie tickets: 6.60 per ticket; dinner and drinks for two: 30–60; drinks for two: 10.		
	Groceries	300.00	Basic items for a couple.		
	TOTAL	1,671.19			
Extras	Medical Appointment	20	A basic doctor/clinic appointment; per visit.		
ras	Household help	224	Two four-hour visits per week; 7 per hour.		
	Cost of Living	B-	Country Criteria		
	Health Care	A-	Real Estate Restrictions	В	
	Entertainment	A-	Residency	С	
	Recreation	А	Taxes	С	
Loca	English Spoken	A-	Cost Of Living	\$1,856.88	
Local Criteria	Expat Community	C			
eria	Infrastructure	A+	Final Grade		
	Access To North America	С			
	Environmental Factors	A+	A-		
	Crime	A+			
	Affordability Of Real Estate	C+			



Best Small-Town Picks Città Sant'Angelo, Italy

Perched on a gently sloping hilltop, with sweeping views from the Gran Sasso Mountain to the Adriatic, and rolling hills of vineyards and olive groves in between, walking the stone streets of Città Sant'Angelo truly feels like being in a world removed from time. Quaint storefronts are home to butchers, bakers, pasta makers, and pharmacists, locals popping in from one to the next to get their daily shopping done.

This 9th century medieval town, nestled between two rivers, is home to magnificent palazzi,

piazzas, churches, and monasteries... but also, more importantly, a way of life that hearkens back hundreds of years... nothing here has changed much in that time, and that's the way folks like it.

Nestled within the verdant hills of Abruzzo, this little hamlet of about 15,000 is one of the culturally richest towns the region has to offer. Abruzzo itself is one of the greenest regions in all of Europe, offering mountains (with over a dozen ski resorts) and 129 kms of coastline (with seven beach resorts—more than any other single



European region), and Sant'Angelo is perhaps as ideally located in the region as it could be. Centrally positioned just 15 minutes from the coast and an hour to the nearest slope, this town is equally ideal for whatever kind of outdoor fun you like to have.

Thanks to its architecture, Città Sant'Angelo earned the title "Borgo," a few years ago, joining the ranks of "I Borghi più belli d'Italia," Italy's association of towns of historical interest. The town that existed on the site of Sant'Angelo was mentioned by Pliny the Elder as one of four Vestini cities, and was known from the 12th century as Castrum Sancti Angeli, "Castle of the Holy Angel."

A Guelph city, it was destroyed in 1239 for its loyalty to the Roman Catholic Church.

Reconstruction began in 1240, and the city center became fortified. With the advent and gaining popularity of monastic orders in the first half of the 14th century, local interest became so great as to justify a monastery being established.

By 1528, the town was known as Città Sant'Angelo, and an agrarian bourgeoisie established itself through to the 17th century, the ancestors of whom still occupy the town today.

Sant'Angelo is a designated a "Città Slow," referring to its commitment to try to stick to tradition and resist modernization in all ways. The mayor is serious about keeping development at bay, preserving the town's authenticity. Each year, one of the town's most popular festivals is devoted to traditional health care to illustrate how old remedies can be as or more effective than modern medicine.



It's also known as a Città del Vino and Città dell'Olio; City of Wine and City of Oil. Surrounded by flourishing crops, the city produces so much excellent wine and oil it's now renowned for them. It's also a serious art town, having hosted works from the Venice and Istanbul Biennales and the Godart project.

The city has several sister cities or official friendship recognitions. It's sister cities with

Nicolosi, Sicily, and an officially recognized "friend of the United States."

While small, Città Sant'Angelo is a gem that packs a punch. With a renowned hospital that draws visitors from all over the country and several assisted living facilities, mental health institution that specializes in Alzheimer's, and a rehabilitation center, this town is perfect



for someone looking to age-in-place while surrounded by history, culture, and fine cuisine.

And it's a bustling, active little city, with jazz concerts, theater, and an old church that draws worshippers from around the region. There is an outlet shopping center nearby (the biggest in the region that offers free shipping) that also draws visitors who stay in Sant'Angelo. Thanks to the autostrada (highway) passing right by the city, access is easy without spoiling the atmosphere.

There are plenty of empty houses available in the historical center, and the mayor has been working to streamline buying processes to increase sales. He's managed to reduce the bureaucracy involved, lifting certain restrictions and making partnerships with business groups like the bed and breakfast association and tour operators to bring in some fresh blood and innovate.

From June to September, Sant'Angelo receives a steady stream of visitors, all coming in tour groups. One of the town's most coveted artifacts and most interesting to tourists is the medieval baby-abandoning system: the foundling wheel (also known as a baby hatch). In it, mothers would place their baby, then turn the wheel, depositing the child into the church to be taken by the nuns.

And while the claim to fame here is the ancient, the modern is just as well represented. The Città Sant'Angelo Village outlet mall, the first of its kind in the region, provides a wealth of shopping opportunities and draws shoppers from miles around. Shop the 100+ stores for anything from home goods to clothes at up to 70% off the retail price—and, remember, the brands are local... all fine Italian craftsmanship direct from the source!



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Nearby you'll also find a shopping center with cinema, Ikea-type furniture store, and more.

Offering small-town living, tranquility, a closeknit community, but continued access to modern conveniences, Città Sant'Angelo is the best of all worlds.

Cost Of Living

In general, this region of Italy is fantastically affordable.

You can eat like royalty here on a pittance. So much food (and pasta and wine and oil... etc.) is produced locally, it's like getting everything at a huge discount. Most locals shop markets and small shops to buy local.

In Città Sant'Angelo, you'll have to head out of town to find the nearest supermarket, within the city walls, you can hop from one mom-and-pop to another—one for your meat, another for your bread, your produce, pasta, etc.

The climate is mild enough to go without heating or cooling, but there are four seasons, so you'll likely use air conditioning or heating for at least a few months a year. One upside is that most homes come with one or more fireplaces that



help heat the house—and many even have wood burning ovens built into the kitchens.

For rent, you can find a little apartment for 200 or 300 euros, though to give you more options, we've indicated 600 on our budget. For 600 euros, you pretty much have the pick of the town. Or you could choose to live outside the historical center and settle in one of the modern, suburban-style homes just minutes outside the city walls. Opting for this route gives you a multistory townhome, a garage, a small garden, and generally a little more breathing room...

Climate

Abruzzo offers two types of climate: coastal and mountainous (sub-Apennine). On the coast, you'll

enjoy a Mediterranean climate, while the further you head into the mountains, the colder it will get. At or around sea level, you'll experience hot, dry summers and mild winters. In the mountains, it usually doesn't break 70°F in summer, and in winter it will dip below freezing regularly in winter.

In the summer, it gets hot enough to enjoy the local beaches, but, thanks to its coastal location, breezes keep it from getting too stuffy. Averages have the hottest sea-level temperatures at about 75°F in July, the lowest at about 45°F in January, and humidity is low enough to be comfortable (in the 70% to 80% range). It may get up to 85 in July or below freezing in January, but it's usually not sustained.

Città Sant'Angelo is located at ideal distances to the coast and the mountains—about 20

minutes to the coast and about an hour to the mountains—giving it one of the milder climates of the region.

In all, though, Abruzzo has a near-perfect climate, no matter what your preference: four temperate, mild seasons. And if it's too hot at the coast in summer, you can simply head to a higher altitude for a respite.

Earthquakes have defined Italy's history for thousands of years... Construction is built to seismic standards, though, and as long as you're prepared for the danger, it can be mitigated.

Health Care

Italy's health care is ranked #2 in the world, with some of the latest tech, and has the 14th highest life expectancy in the world.

There is a noticeable discrepancy between Italy's private and public hospitals, and also a discrepancy in care available in different regions of the country. Enrollment in the public system is open to non-EU citizens after paying the minimal



annual fee (determined in proportion to income; the minimum yearly fee is 388 euros per person).

The national health insurance provides cheap (often free) top-notch health care, and denial for enrollment for any reason (such as pre-existing conditions) is extremely rare. Non-EU citizens can avail of the public system after paying the annual fee (determined in proportion to income). The government will mail you your health card, which contains a microchip that even lets you access that even lets you manage appointments remotely if you buy a smart card reader to hook it up to your computer.

Non-EU citizens can avail of the public system after paying the minimal annual fee (determined in proportion to income; the minimum yearly fee is 388 euros per person), which provides cheap (often free) top-notch health care, and denial for enrollment for any reason (such as pre-existing conditions) is extremely rare.

Private hospitals are more like five-star hotels, but they have a price tag to go along with the luxury. A stay in a private hospital can cost from 500 to 3,000 euros per day; treatment costs can be up to 5,000 euros per day (eg. for major surgery).

Abruzzo is well covered, with major hospitals and smaller clinics widespread throughout each province (18 public and 28 private, at least 6 of which are along the coast), and 11 governmentcertified nursing homes. Thanks to the prevalence of health facilities, wait times are generally low, maybe 30 minutes if you walk in off the street.

Most doctors and some nurses would speak some English in hospitals—certainly in major facilities—but don't count on it being sufficient in a small-town clinic or small countryside facility.



► For full details on all health care and insurance options in Italy, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Italy.

Entertainment

The region offers a seemingly limitless number of sights and diversions, but taking Città Sant'Angelo itself, the city is well stocked for cultural entertainment.

The Collegiate Church, originally from before the 11th century, was rebuilt in the 14th century and

its 48-metre-tall bell tower dominates the skyline. Along with administrative offices, it houses the remains of an early medieval pulpit and the tomb of Bishop Amico di Buonamicizia, both from the 15th century. The churches of St. Francis, St. Clare, and St. Bernardo are also worth a visit.

Libraries are ubiquitous in Italy, you'll find them in every city or town, including Sant'Angelo, and they are strongly pushed on the public, making for a culture that puts great value on books. Libraries are a great community center, offering classes and workshops in everything from cooking to languages and hosting concerts and book clubs of all kinds—including an Englishspeaking club. If you join, you'll receive regular updates on new arrivals and happenings.



The community theater group puts on regular shows and a movie theatre is just 15 minutes away in Montesilvano. The Civic Museum hosts presentations and lectures alongside their exhibitions, and here you'll find statues dating to Ancient Rome and all periods since carefully conserved. The Laboratory Museum features contemporary art exhibitions, as well as offering artist meet-ups and vocational training courses in applied arts. Festivals are a huge part of Italian culture, and Sant'Angelo doesn't want for them. Two of the biggest annual festivals are II Catenaccio and Dall'Etna al Gran Sasso, also a great opportunity to get to know local traditions. In II Catenaccio, grooms line the streets waiting for their brides, all to be married in traditional costumes. For Dall'Etna al Gran Sasso, Sant'Angelo celebrates a long-standing friendship with its Sicilian sister city, Nicoloso, featuring delicious Abruzzan and Sicilian fare, music, and parades. And this is but a small showing of a cultural calendar chock-full of harvest festivals, Catholic feasts, and public acts...

For even more, drive 15 minutes to Pescara, which also hosts a rich calendar of events throughout the year, including religious, culinary, folkloric, and artistic events—there was even a country line dancing festival here in late 2018! Notable are the Flower Exhibition in April and the Sottocosta in June—the local sailing event.

The heart of Pescara is its boardwalk-like lido area, with dozens of restaurants, bars, and other hangouts. Games and tournaments are held regularly by the seaside.

Recreation

This is one of the unique places in the world that allows you to ski and hit the beach in the same day...

You'll need to leave the city limits to enjoy the nature that this part of the world has to offer, but there's plenty of it.

Città Sant'Angelo is perfectly located within Abruzzo to give you the best of all worlds—the beach, the national parks, and the mountains are all accessible within just a few minutes of leaving the city limits.



The most popular of Abruzzo's seaside towns Silvi Marina, is just under 20 minutes from town, and Pescara, at about the same distance, is home to one of the region's premier marina facilities. Sailing is popular all along the coastline, as well as windsurfing. Power water sports are also well represented here, with plenty of opportunities for jet-skiing, water-skiing, and motor boating. The fishing is good off the coast here, and the region is renowned for its therapeutic volcanic waters.

The nearest ski slope is an hour away, equestrian stables and a riding school is just minutes outside of town, and golf courses are reachable within 40 minutes. At about 45 minutes from Sant'Angelo, several locations are renowned for their excellent wind quality, making them highly sought out venues for paragliding and hangliding.

English Spoken

Expats coming to Città Sant'Angelo will need to learn Italian. While those working in tourism in the big cities speak some English, it's rare to find it much known in the small hillside towns and medieval villages of Abruzzo.

While Sant'Angelo is beginning to attract more visitors, tourism is by no means a regular industry for the little borgo. Typically, people you meet here won't speak English. You might be able to find an English-speaking doctor or builder, but it will take some hunting... Meantime, start boning up on your Italian.

Have you got proficiency in any other language? If so, try it out before resorting to sign language.



Like most Europeans, Italians often speak a number of languages, (including, usually, at least some English).

Expat Community

If the region of Abruzzo is Italy's best kept secret, then Sant'Angelo is its diamond in the rough.

A few expats, mostly from Northern Europe, have found their way to Abruzzo, but none that

we know of have yet settled permanently in Sant'Angelo.

You'll have a hard time finding other expats, as they're scattered among the region's cities, medieval villages, and verdant hillsides. The best way to keep in touch with the community is through the Abruzzolutely online forum.

One Abruzzo expat told us, "There is a good social network of expats in Abruzzo with a wide variety of nationalities. But while the population of foreigners may be larger than you'd think, they're quite widely spread... with maybe a small concentration around the northern Pescara area."

Full-time Abruzzo expats Karen and Dave say that they were the first expats to come to the small town of Palmoli in Chieti Province about 12 years ago, and the adjustment was hard. For the first couple of years, they were almost ignored as residents, treated like a passing tourist might be. After more than a decade there, they have been accepted as part of the community, but it was an uphill road. Other expats I spoke with about this admitted that it can be tough to crack into the Italian community—especially in small, rural towns like Abruzzo's.

It's not that Abruzzans are unwelcoming, but the stereotype of close-knit Italian families comes from a kernel of truth... small, clannish communities are hard to get a foothold in. Community events tend to revolve around religion—feast days, saint's days, processions, and festivals. If you don't make an effort to join your local parish, community acceptance will be even harder to attain.

Infrastructure

Internet



Internet Speed 2 Cost in Città Sant'Angelo

20 Mbps EUR 33

Electricity



Cost per month Average reliability EUR 44 Any electrical disturbances would

be highly unusual.

Domestic Access

\star

You wouldn't necessarily need one if living in Sant'Angelo, but you're going to want to own a car here to get to the beach, mountains, and otherwise explore your new home.

Within little Sant'Angelo, everything is walkable. You could walk up and down every street in a single day... while taking leisurely coffee breaks and meals. The streets and sidewalks here are in good condition, but keep in mind that they were not designed for the modern world, so they can be narrow and uneven in places. And this town is located on a gentle hill, so it might not be the best location for this with limited mobility.

You can also get taxis from here to nearby areas. A bus system connects the region's major cities, and buses and a train run up and down the



coastline... but that's the extent of the regional public transport.

Road quality around Sant'Angelo can be hit-ormiss, but it's certainly lower than that of more popular parts of Italy. While the toll roads are all in excellent condition, what leads off of them may be much more rustic. Most are paved, but some may not be, and a shoulder is a luxury you'll only find on toll roads. Hairpin bends and blind turns are par for the course. Some roads are two-way in the width of one lane, requiring some creativity on the drivers' part when they come to a head. And most roads border drop offs (in some cases they are cliff-side, in some cases they are gentle slopes into a ditch), and road erosion is pretty common. You need to keep your wits about you, don't take anything for granted.

The nearest airport is just minutes from Pescara's city center, about 20 minutes from Sant'Angelo, offering flights around Italy and Europe.

Access To North America

At just over two hours from Sant'Angelo, Rome's international airport offers a multitude of choices for direct flights throughout Europe, the United States, and Canada.

Leonardo da Vinci-Fiumicino Airport (FCO)

U.S. Airlines That Fly Direct	American Airlines, Delta, United
Direct Routes From The United States	Boston, Miami, New York, Chicago, Los Angeles, Dallas, Detroit, Washington D.C., Philadelphia, Charlotte, Atlanta, San Francisco, Newark
Direct Flights From Canada	Montreal, Toronto
Other Direct Flights	There are 100 airlines that fly direct from Rome throughout Europe, Asia, Africa, and the United States. (So you can go pretty much anywhere you want.)
Domestic Carriers	Alitalia

Environmental Factors

This region is pristine. With nearly as much protected land as unprotected, including four giant national parks as well as numerous other natural reserves and protected areas both on land and sea, this place appreciates its environment and works hard to protect it.

A water contamination issue was a real problem a few years ago, but as soon as it was discovered it was resolved. When trouble comes up, Abruzzo deals with it quickly.

Crime

Abruzzo consistently has one of the lowest crime rates in Italy. Abruzzo is about as safe as you can get in this modern world—a paragon of security. Most residents say they don't even lock their doors, especially if they live in the countryside (but we don't recommend letting your guard down this far).

Beyond the basics—not leaving your valuables on display in the car, not drinking so much red wine that you can't make a good decision, and not leaving you doors unlocked—you won't need to worry about crime here.

Editor-At-Large Kat Kalashian adds, "When driving to Popoli with my friend Fabrizio (a local) for lunch, we returned to the car and he couldn't find his keys. It turned out he had left them in the car. 'I do that all the time... I don't even realize it anymore. There is simply no danger... so why not?"' Again, we always recommend vigilance (so we recommend locking anything that has a key), but you won't need much of it here.

Affordability Of Real Estate

Real estate here costs US\$1,601 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in Italy.

Residency

Most European countries grant residency to foreigners who can prove they will be able to support themselves. The minimum wage (which varies according to region) can be taken as a



guideline for this amount. Requirements will vary from country to country, but, generally, it's easy to establish residency in the EU.

You have to apply for a residence visa (visto per ragioni di dimora) to enter Italy with intent of staying more than 90 days at an Italian consulate before leaving home. This acts as your temporary residency once you arrive, which is renewable for up to five years, when you can seek permanent residency.

The elective residence visa is the option for anyone coming to live in Italy but not planning to work (those with self-sustaining income and assets, including retirees). Under this visa, you aren't allowed to be employed in Italy, though you can continue any remote work or be self-employed you just have to support yourself without taking anything from the Italian economy.

The minimum income requirement for a single

applicant is 2,596.60 euros a month at the time of this writing.

► For full details on all visa options in Italy, how to apply, fees, restrictions, and more on residency in Italy, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Italy.

Taxes

Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income. 🛞
Cittá Sant'Angelo, Italy

Monthly Budget

	Rent	600	Unfurnished, two-bedroom, comfortable apartment of 75–80 square meters in the town center.	
	Transportation	100.00	€20 for public transport and taxis; a one-way, intra-city bus ticket is €1.20; those of 65+ years get a discounted rate of €5 day for public transport. €80 for a tank of car fuel for the month (it's very expensive in Italy).	
	Gas	62	Used for cooking and heating.	
σ	Electricity	40	Using air conditioning as needed.	
Basics	Water	11.00		
	Cell Phone	15	Basic monthly plan with unlimited calls, texting, and 10 GB of data.	
	Internet and Cable	28	€90 annual cable contract, plus 21 euros for internet.	
	Entertainment	224	Movie tickets: €4–7 per ticket; dinner and drinks for two: €25–50; drinks for two: €8	
	Groceries	300	Basic items for a couple.	
	TOTAL	1,380		
Extras	Medical Appointment	50.00	A basic doctor/clinic appointment; per visit.	
ras	Household help	250.00	Two four-hour visits per week; 7.80 per ho	ur.
	Cost of Living	B+	Country Criteria	
	Health Care	A+	Real Estate Restrictions	A+
	Entertainment	А	Residency	С
Loca	Recreation	A+	Taxes	С
	English Spoken	D	Cost Of Living	\$1,533.33
Local Criteria	Expat Community	C-		
eria	Infrastructure	А	Final Grade	
	Access To North America	В+		
	Environmental Factors	A+		
	Crime	A+		
	Affordability Of Real Estate	A-		



Best Small-Town Picks San Ignacio, Belize

The main town in Belize's rugged Cayo district is San Ignacio. For the first 20 years we knew San Ignacio, it was a tiny roundabout with concrete benches, a main drag with hostels and hole-inthe-wall restaurants, and a river launch that was little more than a muddy hillside that you could slide down or drag yourself and your canoe up.

In more recent years, there have been more shops, more restaurants, more small hotels. Still, San Ignacio was San Ignacio, a middle-ofnowhere hub charming for its simple way of life but nothing worth writing home about... Now, San Ignacio has seen some sprucing up and commercial growth. A town square has been created, with a park in the center surrounded by more high-caliber enterprises than most would ever have imagined. The town also now boasts a pedestrianized thoroughfare lined with boutiques, souvenir shops, tour companies, and real estate agencies.

Plus, living in San Ignacio offers a lot more convenience than most other locations in Belize, the Cayo district being the commercial center of



the country. If you can get something in Belize at all, you're likely to find it in this region, due in large part to Spanish Lookout, a Mennonite community about 25 minutes from town. It's home to Midwest Steel, an American-style hardware store (or as close as you get in Belize), car dealers, appliance dealers, and suppliers of all kinds of construction and industrial materials from windows to cement.

After you cross the Hawksworth Bridge and enter town, you'll see the continually expanding market area. This is where you'll find the country's largest farmers' market, open Thursday through Saturday. A dizzying array of familiar and unfamiliar produce are available here, all fresh and in season, as well as local crafts and the products of expats' enterprises, from homemade soap and herbal bug repellent to remedies and local wines. The freshness and organic quality you'd pay a premium for at Whole Foods are taken for granted here. The milk and cheese you buy from the Mennonites are raw and unpasteurized... guaranteed.

San Ignacio is the second largest town in Belize and has a population of about 25,000. However, it serves as the market town for about 75,000 people in the district, so its market day, taking place a stone's throw from the town center, is full of activity, human interaction... and a little mayhem—of the best kind!

Basic living expenses also tend to be far less in this part of the country. The cost of a meal at the area's best restaurants, for example, comes to half what you would have to pay on the cayes.



The climate here is also ever so slightly more pleasant than the climate of the coastal destinations. Nestled on the edge of the Maya Mountains, Cayo is a bit higher than the coastal swamps and keys, so it tends to be just a bit cooler.

While all of Belize is in hurricane territory, San Ignacio's inland location means that a category 3 hurricane arriving here would be a 1,000-yearflood-level event. By the time storms arrive inland, they've calmed down to bring only strong winds and flooding—nothing like the extreme destruction that can occur on the cayes.

Each evening, you'll see plenty of your neighbors sitting outside taking a load off in the shade head out and join them from the comfort of your



porch and watch the puffy, white clouds scoot by as a bird lands on a tree nearby, serenading your evening cocktail hour...

Cost Of Living

The cost of living is generally low in San Ignacio, particularly if you shop at the farmers market and pay a little attention to where the best value for certain products can be found.

Of course, you could spend plenty here if you only want brands you're familiar with—those are all imported and the luxury tax applied to them makes them true indulgences— avoid this easily by switching to local brands. In many cases, they'll be better than what you were used to before. Try the delicious local rum varieties (of which there are dozens), for example, instead of expensive imported liquor.

Another way to save money is by buying partially used items—a truly unique aspect to shopping in Belize. When you go to buy paint at the hardware store, you may see multiples of the same can at different prices. When you ask why the discrepancy, they'll explain to you that the cheapest can has only about a quarter left, the next was half used, and the full-price can is unopened. If you're able to budget your use of things like this, you can save some pennies here and there. You may also see signs touting "Brand New Second-Hand Tires" advertised outside gas stations. Same idea.

If you value time spent outdoors, you could do without an enormous house and air conditioning. Put more of an emphasis on porch and yard space than square meterage when browsing real estate. This is also an ideal place to go off the grid



and practice self-subsistence farming, potentially offsetting your monthly grocery bill... maybe even generating you a profit if you decide to sell your surplus fruit and vegetable.

Many folks here take up a hobby that combines both a personal passion and a money maker. You might find yourself becoming a fledgling home brewer, a burgeoning organic gardener, and or a dab hand at specialty baking. You don't have to, but we can promise that a useful hobby will endear you to new friends and neighbours alike.

Climate

The climate of Belize is characterized by two seasons: rainy and dry. In Belize, most of the year's rainfall occurs during the period June to November. The dry season is from November to May, with April as the driest month. The average annual rainfall here is about 59 inches.

The average maximum temperature is San Ignacio is about 85°F and the average maximum Iow is 69°F. Climate is also ever so slightly more enjoyable here than the rest of the country thanks to the cooling effect of the nearby Maya Mountains.

Belize experiences a disproportionately small number of hurricanes compared to other



countries given its location in the Caribbean. In fact, only about 5% of hurricanes that form in the near Caribbean ever make landfall on Belize.

San Ignacio's inland location behind the shield of the Maya Mountains means it's protected from the worst of the effects of bad weather. By the time storms arrive inland, they've calmed down to bring only strong winds and occasional flooding. In fact, the country's capital was moved from coastal Belize City to Belmopan (an hour closer to the coast than San Ignacio is) in the 1960s after the former was leveled by a hurricane—proof that this is the safest part of the country in terms of natural disaster.

Health Care

Health care is perhaps Belize's only downfall. Medical services and facilities here do not meet the same standards as those in North America or the EU—not even close. Health care here is basic at best. The system is plagued by a shortage of medical professionals, medical supplies, and a lack of modern medical equipment.

That said, common ailments like diabetes, hypertension, blood pressure, etc. are commonly treatable here. For more complicated procedures, some expats head to Mexico or back to the United States. Remember to specify evacuation cover on your insurance policy if you see yourself needing to seek emergency health care overseas once in Belize (helicopter ambulances are costly).

In the Cayo district, there are three main hospitals. In San Ignacio there is San Ignacio Hospital, rebuilt five years ago. While not highly rated, it's said to be suitable for minor- to medium-level issues.

Western Regional Hospital in Belmopan is somewhat better than San Ignacio Hospital. Loma Luz hospital in Santa Elena is wholly unadvisable. None of these hospitals are great or even good by North American standards but are exceptionally cheap or even free to residents.

Belize City (nearly two hours away) has two private hospitals—Belize Medical Associates and Universal Health Services. Both offer a decent standard of care and are much cheaper than medical care in the States.

The bottom line is that expats moving to San Ignacio should not have any ongoing health concerns and should be in reasonably healthy condition before moving to this isolated part of the world. If you need a high level of medical care or ongoing treatments and medical attention, Belize is not a good option for you.

► For full details on all health care and insurance options in Belize, take a look at our "Complete Guide To Health Care And Health Insurance Options Overseas" kit, with a special report on "Health And Medical Care In The World's Top 21 Overseas Havens," which features a chapter dedicated to the options in Belize.



Entertainment

San Ignacio is peopled with expats who are looking for privacy, self-sufficiency, a relaxed atmosphere, and freedom. You won't find much to do here, but there's a vibrant community nonetheless—people here just know how to entertain themselves.

This is a place to let your inner explorer run wild. Archaeology and historical sites abound, and that's pretty much the extent of cultural entertainment here.

San Ignacio and the surrounding area are home to vestiges of the Maya civilization. Cahal Pech, 1 mile outside of town, is the oldest Maya site in Western Belize. The ruins of Xunantunich and Caracol and several ceremonial caves, such as Actun Tunichil Muknal, are also nearby.

Its House of Culture hosts art, historical, and cultural exhibitions as well as workshops in music, literature, dance, art, and so on. There are also two churches in town—St. Andrew's Anglican Church and Sacred Heart Church—both of which are cultural landmarks.

A few restaurants in small, but bustling San Ignacio provide venues for expat meet-ups, but the selection isn't broad.

Recreation

The fastest-growing district in Belize for ecotourism, Cayo is rich with rivers, caves, mountains, Maya ruins, and endless opportunities for healthy living in a laid-back, artsy community. The people that visit Cayo are adventure seekers, artists, nature lovers, and they aren't disappointed.



For those who like adventure, this part of Belize has it in spades. Expats here can make like Indiana Jones, discovering Mayan ruins, exploring caves, tubing down underground river rapids, and riding horses.

The region encompasses some of the country's best opportunities for exploring rivers, caves, mountains, tropical forests, and wide-open spaces, including the Mountain Pine Ridge Forest Reserve, the Chiquibul Forest Reserve, and an expansive network of tributaries of the Mopan, Macal, and Belize Rivers. It's a nature lover's paradise. Expats and locals alike have made concerted efforts to celebrate and preserve the natural beauty of this part of the world.

Cayo is known for its many parks and ecological reserves. Once the heart of the Belizean Maya world, it's rich with pre-Columbian archaeological sites. Popular attractions include the ruins of Xunantunich, with its 130-foot-high El Castillo pyramid, and the country's largest Maya ruin, Caracol. Many ancient Maya caves are open for exploration, including Actun Tunichil Muknal (ATM).

With wide-open spaces, country roads, and river access at nearly every corner, there are many opportunities to get active. A popular pastime is a day trip up to Mountain Pine Ridge Forest



Reserve. About a 40-minute drive outside of San Ignacio leads to Mountain Pine Ridge where there are several destinations to visit including Rio On Pool and Rio Frio Cave. Pack a picnic with a few friends and spend the day on the river. You'll quickly see why we love Cayo.

There may not be an ocean nearby (the coast is about two hours away), but there are rivers

to paddle about in. Enjoy river canoeing, cave tubing, swimming, and small boating in Cayo.

A growing number of organized sporting events are available in Belize. The annual river challenge, La Ruta Maya, is a four-day event that launches in San Ignacio at the Hawksworth Bridge. Participants canoe the 180 miles of river from Cayo to Belize City.

The annual End of the World Marathon is held in Placencia each December. This past December marked the seventh year of this popular event, which draws runners from all over the world.

The Ride Across Belize is the country's largest cycling event held around Easter Weekend. Cyclists begin the four-day journey from Corozal District and ride in section through the entire country, reaching the finish line in Punta Gorda.

And, if all that exhilaration doesn't appeal, Cayo is a great place for gardening too. This is still new frontier with few settlers to date, so there isn't much by way of development or infrastructure.

Cayo is the ultimate escape back to nature.

English Spoken

English is the official language of Belize, although Creole and Spanish are common second or first languages to most citizens.

Expat Community

San Ignacio is a bit of a surprise in this category... Despite being considered remote, its Cayo district is the most popular destination for expats in Belize. More and more, expats are recognizing



the down-to-earth vibe here and are making the migration to simpler living.

While they don't number in the thousands, you'll have no trouble finding friends and fitting into a community when you relocate here. The expat community is a mixture of North American retirees, young adventurous homesteaders, and Brits who served in the Army in years past.

The social fabric is diverse and welcoming, and you'll rarely feel a sense of segregation in any part of Belize. The expats who settle here tend to stay here, and many of them are vested business owners of ecolodges, cafés, and technical services. Every expat has a unique story and most are happy to share it with you.

The best way to meet your neighbors in San Ignacio is to get involved: card clubs, book clubs, craft and gardening groups, or volunteering at any number of organizations, including Habitat for Humanity, the Cayo Animal Welfare Society (C.A.W.S), or local schools or church groups.

A group of expat women in Cayo started the Cayo Connection group. The group meets monthly and shares news and local tips and organizes fundraisers for charity. It's a gregarious group of down-to-earth people who are very welcoming to newcomers.

Another popular expat hangout is Remo's Roadhouse. Remo, the owner, is a 30-plus-year Belize expat. His backyard-style bar in Bullet Tree Falls is basic yet always busy... It seems that simple is the key to success for business in Belize. Every Wednesday, cars line up along the street





Cost per month Average reliability

US\$150 (US\$75)

Outages are rare; any disruption would be announced by Belize Electricity Limited (BEL) weeks prior. Any unplanned disruption would last only a few minutes.

for "Darts at Remo's." There are typically 20 to 40 expats from all the neighboring communities selling or trading their homemade goods and exchanging news and information.

It doesn't take long to become a part of the community in Belize... Very quickly, you'll know the shop owners, farmers, schoolteachers, yoga instructors, artists, and your expat neighbors. A friendly smile and nod of the head is the standard greeting around here.

Infrastructure

Internet

 \star \star \star \star

Internet Speed Cost 10 Mbps US\$35.96

*You could opt for 20 or 40 Mbps, but those will cost you US\$55 and US\$95 respectively, which is a little pricey for the speed compared to betterscoring havens.

Domestic Access

 \star \star \star \star

San Ignacio was recently pedestrianized and therefore walkable, but to not have a car would be limiting. You'll likely need a four-wheel-drive SUV or pickup truck to comfortably get around the sprawling area where San Ignacio is located.

Belize has four main highways: Two of them—the Hummingbird Highway and West Highway—run to San Ignacio's Cayo district. Both are drivable, paved, and in decent condition... but you never know when a herd of cows or a downed tree could change that. Usually, roads off the highways aren't paved and driving can be rough, so detours can be lengthy. Also, these roads are susceptible to flooding.

From Belize City, you can either drive directly (about 2 hours) or shave off a bit by flying to Belmopan (a 25-minute flight), which is only about an hour from San Ignacio. Bus service is also available for about US\$10.

There are taxis in towns like San Ignacio and Belmopan, but not in smaller towns or at Spanish Lookout. And that's about it as far as public transport options go...

Access To North America

In this category, San Ignacio's score is saved somewhat merely thanks to its close proximity to the States, meaning the travel time isn't going to be too long, no matter where you're headed.

San Ignacio doesn't have an international airport; you'll arrive in Belize City's Philip S.W. Goldson International Airport, about two hours away.

Once you get there, though, there are a number of direct flights to and from the United States from coast to coast. Unfortunately, the Canadian flights are only seasonal and only to Toronto, bringing down the score. Plus, other than to the States, flight routes are pretty limited...

Philip S.W. Goldson International Airport (BZE)

U.S. Airlines That Fly Direct	American Airlines, Delta, Southwest, United
Direct Flights From The United States	Atlanta, Charlotte, Chicago, Dallas, Denver, Fort Lauderdale, Houston, Los Angeles, Miami, Newark
Direct Flights From Canada	Calgary, Toronto (seasonally)
Other Direct Flights	Cancún, El Salvador, Guatemala, Panama
Domestic Carriers	Maya Island Air, Tropic Air

Environmental Factors

The Cayo district is Belize's biggest, with some 2,000 square miles of rain forest, rolling hills, rivers, waterfalls caves, as well as other geographic formations. It's an eco-adventurer's wonderland where you can go completely offgrid, surrounded by nearly pristine jungle and untouched rain forest. If you buy a lot here, you'll likely have to clear and build a road to it yourself and provide your own infrastructure.

However, San Ignacio is a town, small though it may be, and litter can be an issue. Forest fires in the Cayo district are also a potential threat.

Expats and locals alike have made concerted efforts to celebrate and preserve the natural beauty of this part of the world. Unlike other popular tourist and expat destinations, the area has made concerted efforts to grow in sustainable ways.

Crime

Much of the negative crime commentary and statistics you'll see online attributed to Belize apply only to Belize City, where the homicide rate is high due to drug and gang activity.

The Cayo district is distinctly quiet, and the most frightening thing you're likely to encounter is a spider or snake.

That's not to say that you should leave your common sense at the door. Take sensible precautions in San Ignacio to secure your belongings, and life is safe here.

One potential risk is home break-ins, which have been reported by some expats. A simple security system and/or a dog helps keep potential burglars at bay.



Affordability Of Real Estate

Real estate here costs US\$1,988 per square meter on average.

Real Estate Restrictions

There are absolutely no restrictions imposed on foreigners looking to purchase real estate in Belize.

Residency

When arriving in Belize, U.S. and Canadian visitors automatically receive a 30-day tourist visa, which can be renewed for up to six months for a US\$25 fee (you may also be asked for proof of resources or income). The fee is then increased to US\$50 per month for up to nine months. This means you can stay in the country on the tourist visa for a total time of one year; after the 12-month mark, you must formalize your stay.

Belize's Qualified Retired Person (QRP) visa is among the best retirement residency programs on Earth. It's available to anyone over the age of 45 and it grants a host of incentives. QRP holders are easily able to obtain permanent residency in Belize. In many ways, this program is the most efficient route to foreign residency anywhere in the Americas.

As a QRP you will receive an official Belize residency card showing your residency status. You will also enjoy the luxury of a 50% reduction when paying the departure tax if leaving the country via the airport and not at all when leaving over land. QRP residents pay local rates at all national archaeological sites, national parks, and zoos, too.

You won't be taxed heavily here as a resident you won't be liable for income tax, capital gains tax, estate tax, or foreign-earned income tax. Plus, you can import household goods, automobiles, boats, or even airplanes duty free.

That said, there are some downsides that causes this program to lose a few marks... To be compliant with this visa, you must be in the country for at least 30 days a year or risk losing your status. Plus, the income requirement of



US\$2,000 a month, plus US\$750 per dependent, is steep compared to other countries in Latin America (or even Europe). Notably, though, the amount does not need to be deposited monthly. You could simply transfer US\$24,000 per year into a bank account in Belize and meet your requirement all at once.

Additionally, you must consider yourself retired. You cannot take employment or earn any income (even passive investment income) in Belize (though you can still do internet-based work as long as any earnings originate from outside Belize).

► For full details on all visa options in Belize, how to apply, fees, restrictions, and more on residency in Belize, take a look at our "Passport to Freedom" kit, with a special report on "The 29 Best Places In The World To Obtain Residency And Second Citizenship," which features a chapter dedicated to the process in Belize.

Taxes

Belize taxes jurisdictionally, meaning they only tax you on income earned in that country, even though you're a resident.

San Ignacio, Belize

Monthly Budget

Basics	Rent	1,510	Unfurnished, two-bedroom, modern house in town. If you're willing to live in a more local-standard home, you could cut this in half. If you're renting within a gated community, you might need to spend more.		
	Transportation	400	You'll need a car in San Ignacio; expect to spend this much per month on gas and maintenance.		
	Gas	25	For cooking.		
	Electricity	400	Using air conditioning (cut this figure in half if you forego it).		
	Water	50			
<u>S</u>	Cell Phone	15	Basic plan.		
	Internet and Cable	65	For 4 Mbp; if you can live with just 2 Mbps, you could spend only 89.		
	Entertainment	320	Social outing: 30 per person; dinner and drinks for two: 40–50; drinks for two: 10.		
	Groceries	600	Basic items for a couple; limited alcohol.		
	TOTAL	3,385			
Extras	Medical Appointment	30	A basic doctor/clinic appointment; per visit.		
ras	Household help	240	Two visits per week; 30 per day.		
	Cost of Living	В	Country Criteria		
	Health Care	D	Real Estate Restrictions	A+	
	Entertainment	D-	Residency	A	
	Recreation	B+	Taxes	A+	
Loca	English Spoken	A+	Cost Of Living	\$1,692.50	
Local Criteria	Expat Community	A-			
eria	Infrastructure	C-	Final Crad		
	Access To North America	A	Final Grade		
	Environmental Factors	А			
	Crime	B+			
	Affordability Of Real Estate	B+			



Things To Know Before You Go

Kathleen Peddicord's Personal Advice For Moving Overseas...



7 Things You Should Know Before You Live Overseas

Despite what you may see on the internet and in other publications, living overseas isn't some sort of secret ticket to a stress-free life. Well... it can be, but getting there takes work and know-how as well as an open mind and a sense of humor. Bottom line: No place in the world is perfect... and it's likely that no place in the world will have 100% of everything that you want in your new home abroad. So why bother, you may ask... Why not just stay put? Ah, but the adventure is what draws you in. The opportunity to do something different with your life.

To allow yourself experiences that you might not manage in the United States. Overseas, you have more freedom... and probably, if you choose wisely, more disposable income.

At Live and Invest Overseas, we have a policy we like to call "warts and all." That is, part of our goal is to help you understand the downsides, not only what they are, but also how to navigate them, mitigate them, and thrive in your new home in spite of them. It's what they call "expectation management" in the business world. And it's just as important to apply it here to this life-changing leap. Telling you only of the good sides and upsides of a place or lifestyle is counter-productive, and so we strive to always mention the downsides with the upsides, the good with the bad...

Again, no place is perfect. But it's much easier to achieve your goals in a foreign country if you understand the challenges going in... and if you have a little help from people who are doing it and have done it before. Here are the top things our well-seasoned expats advise thinking about when you consider moving overseas:

1. The People Will Be Different From You

If you're living in a new country, the locals will probably speak a different language. To make your transition less frustrating and your experience in the country more fulfilling, you're going to **need to learn to speak at least some of the local language**, especially in Latin America. (English-speaking Belize is one notable exception).

It goes beyond language, of course. Your new neighbors will dress differently. They'll have different ways of doing business, different ways of showing respect, different ways of celebrating Christmas and their children's birthdays. They'll take different approaches to serving meals, planting gardens, building houses, paying utility bills, and enjoying their Sunday afternoons...

Many North Americans find Latin American culture to be loud and inefficient compared to what they experienced back home. It's generally a culture that celebrates with gusto and puts work secondary to family and social relationships. It's a different way of approaching life.

Also in Latin America, you'll need to adjust to its mañana (Spanish for "tomorrow" or "morning") culture. For instance, the plumber who promises to return mañana to finish repairing your leaking faucet may be back tomorrow... or he may decide to go fishing instead. You'll find life much less frustrating if you don't take this kind of promise too literally. (Or just skip Latin America altogether.)

In Europe, you'll have better luck in getting by speaking English, but you may find the culture less open and friendly than back home. Simple administrative tasks can become a bureaucratic nightmare, and some items and services, such as gasoline or retail goods, will be more expensive and limited in choice compared to North America.

In Asia, you'll be welcomed warmly as a North American. You'll also encounter, in some places, completely exotic cultures, with different food, dress, and personal space standards, and sometimes seemingly outlandish behavior and customs. Attempting to read street signs can be a lost cause. Even the toilets can be a hassle to understand in some Asian countries.

Again, try to embrace the differences, and try to adapt just a little bit. You'll often find that getting yourself comfortable in a new place is an adventure. Embrace it.

2. The Climate May Be (Much) Different

It's possible that weather could be your sole motivator for moving overseas. While it's true that you'll never see a snow shovel ever again living in the tropics, it's also true that days can be sunny, sticky, and sweaty. In much of the world, there's a rainy season... when rivers overflow their banks, roads wash out, and things get really muddy...

In the Caribbean, there are hurricanes. Asia has a typhoon season. Italy has earthquakes.

Nowhere on Earth is the weather ideal or even comfortable 365 days every year. Also keep in mind that living in year-round warm climate means you'll no longer experience the four seasons. That means, depending on where you hail from originally, you may feel nostalgic when Christmas comes along and you have the air conditioner running in your home.

3. You'll Encounter Bugs

Especially at the beach, but few places in the world are completely bug-free. There are snakes and poisonous frogs in the jungle. Make sure you research your new home and are up to date with required vaccinations.

4. You'll Find That People Take Things That Don't Belong To Them

And sometimes do worse things to each other... sometimes much worse. Nowhere on earth is 100% crime-free... That said, the places we'll talk about in our newsletters are places where expats live safely. Even in big cities (where it's impossible to avoid all crime), there are places safer than most... and those are the places we focus on. You're not the first person to go overseas—the path has been paved for you in many jurisdictions. So, you often have the option of a gated community with 24-hour security. Bottom line: don't let fear of crime hold you back.

5. You'll Have To Work At Building Your New Life

Everywhere in the world is home to welcoming, friendly, hospitable, helpful, and curious people. But you'll also met, all over the world, people who are disinterested, disrespectful, rude, and close-minded.

No matter where you decide to launch your retire-overseas adventure, you'll have to make an effort to seek out the former, to make like-minded friends, and to become part of your new community.

To be really successful at this, you're going to learn at least a little of the local language (if it isn't English)...

Another way to help you transition into a new life overseas as quickly as possible is to think about your interests. Look for groups of like-minded people (whether Englishspeaking or not) that you can connect with. Maybe you sing. Maybe you play guitar. Maybe you like to hike, bike, golf, knit, read, or draw. Look for notice boards around town to hook up with different groups.

6. You'll Need To Check Your Expectations At The Border

And keep your sense of humor. Panama, for example, is a Spanish-speaking country in the tropics. Don't expect the people to speak anything other than Spanish (though many do)... and don't expect the weather to be anything but tropical (though, in some parts of the country, it is)...

Nicaragua is a third-world country. Sometimes the electricity goes out. Sometimes the internet is painfully slow.

The French invented the word for "bureaucracy." You're going to have to wade through a lot of it whenever you try to address any administrative task in this country...

Some parts of the world don't have to-your-door mail delivery service. Some don't have street signs or even street addresses (you didn't expect zip codes, did you?). In some countries, banks and other businesses close for lunch. Almost all non-tourist Paris shuts down for the entire month of August. During those four weeks, good luck finding a *notaire* to close on your property purchase or a plumber to fix your leaky kitchen faucet.

Most of the world takes its holidays very seriously. During *carnaval*, for example, many Latin American countries close for business altogether. As in Paris in August, you aren't going to be able to get much done.

The wisest strategy is to give up trying. Join the rest of the country out in the streets for the fiesta.

7. You May Need To Drive A Car

Getting behind the wheel in a different country anywhere in the world is going to be different. In parts of Europe, you have to get used to driving on the left side of the road. You may have to alter your thinking from miles to kilometers. All of this is doable and becomes second nature in time.

Then there's Latin America... which makes driving a whole different experience. You may have good infrastructure, as in Panama City, but that's not to say that motorists follow any sort of order. Take traffic lights, for instance. If a driver happens to agree with their placement—or believes the police are watching—he will usually come to a halt.

In many parts of Latin America, honking is the official language of the road. You'll soon decode what your fellow drivers are trying to say based on the number of honks and their duration.

Of course, we're giving you the worst-case scenario here. If you live outside a big city, your biggest road problem may be potholes. In many places, taxis are cheap—or there's an existing metro line—meaning you won't have to personally contend with crazy traffic.

If any (or, indeed, all!) of these things bother you, you should think about staying home, wherever that happens to be...

If you think you're up for it—and appreciate that there are many more upsides to international living—then let's move on to how you're going to prepare yourself for this wonderful and crazy new life...

Top 10 Lessons You'll Learn After Living Overseas

Twenty years living overseas, first in Ireland, then France, then Panama, now back to France, have taught me...

1. Patience... The Kind Of Patience You Learn Doing Time...

The other day I stood at the counter of a small grocery shop in Panama City watching as the young man on the other side of the counter tried to tally up my purchases. One item I'd presented was missing a price tag, so the young man walked from behind the counter to the back of the shop to find a matching item that did show a price. Several minutes later he returned.

When he looked down to enter the amount into his adding machine (the shop didn't have a cash register), he noticed that it was out of paper. He walked from behind the counter again, this time disappearing behind the door to the left. Several minutes later, he returned with a roll of adding machine paper. As he began to replace the paper in his machine, his phone rang, so he laid the roll of paper on the counter to answer it. Several minutes later, he finished his conversation and picked up the roll of paper again. Several minutes after that, he'd succeeded in getting the paper installed in the machine.

After adding up my few purchases, he reached beneath the counter for a bag to put the groceries in but found he was out of bags, so he came out from behind the counter and disappeared again behind the door to the left. Several minutes later, he returned with a single plastic bag. Four other customers stood in line behind me. I guess he was counting on them not wanting bags.

My items placed in the plastic bag, the young man looked up at me. "That's US\$12.65," he told me in Spanish.

I handed him a 10-dollar bill and a 5-dollar bill. The young man reached beneath the counter for the cigar box where he keeps his change. No singles. He called out to the young woman stocking shelves, who finished what she was doing then joined the young man behind the counter and counted out change for me from her apron pocket.

This is the kind of scene that plays out all day long every day all across the developing world. You muster the patience to take it in stride. Or you move on from the developing world.

2. To Embrace Ambiguity...

Will the corner grocer open his shop at 9 a.m. as his sign indicates... or will he open later... or at all?

Will the lady behind the counter in the immigration office accept my prepared dossier or request additional paperwork not indicated in any of my four previous conversations with her?

Will the banker cash my check or question the signature (as happens for me with bankers in Panama City a couple of times every month)?

Will the car in front of mine turn right from the right-hand turn lane we're both in or will he turn left across two lanes of traffic? Will the delivery man show up on Thursday as promised? Sometime this week?

Will the waitress return with my order?

I've come to see these as philosophical rather than practical musings and have trained myself not to be surprised when the answer is, as it often is, contrary to expectations.

3. Not To Mind Not Understanding What's Going On Around Me...

Why is that work crew digging another hole in the middle of that street? They dug a hole in that same spot and then covered it over last week. Why dig another one... and why do it now, during morning rushhour traffic?

Why has the government changed such-and-such national holiday from Friday to Monday (as happened recently in Panama without warning or explanation)?

Why does the landline phone go out every time it rains?

Why is the electricity out... and when will it be restored?

4. Not To Be Bothered By Things That Don't Matter...

See above.

5. To Savor The "Nutella" Moments...

The frustrations and challenges of living in a foreign country, especially in the developing world, are many but so are the moments of extraordinary discovery and delight. Seeing the look of unadulterated pleasure on my 5-year-old son's face the first time he tried a Nutella crepe when we were living in Paris was one. As were celebrating my daughter's 16th birthday at a café on the Left Bank of the Seine with a view of the Louvre... the first time my husband and I dined at a rooftop restaurant in Istanbul overlooking the Bosphorus... the scene of white sheep in rolling green fields outside my bedroom window in Ireland all those years... the view of the long line of ships awaiting their turn for passage through the Panama Canal that I see from my bedroom window now every morning... kayaking with the kids down the Macal River in Belize... watching my children learn to ride horseback in the field behind

our home in Ireland... rocking in a big wicker chair on the front porch of the Alhambra Hotel overlooking the main plaza in Granada, Nicaragua, the oldest city in the Americas, as life carries on as it has in this spot for centuries...

6. To Let Go...

My mother helped me to pack up my house in Baltimore in advance of my move from the States to Ireland years ago. Standing on a stepstool in front of an open kitchen cabinet, she asked, "What do you want to do with all this?"

I glanced over and told her to put everything in the cabinet into a box and then to take it home with her.

"But all your teas... your spices!" she replied. "You can't just give all of this away!"

To make the move from Baltimore to Waterford, I had to clear out a three-bedroom house, a basement, an attic, and a garage. That required a lot of letting go. At the time, it seemed hard to give so much away. Now I smile and shake my head at the thought that a reluctance to part with the paraphernalia of my life to that point could have stood in the way of launching the new life I've enjoyed all these years since.

7. To Bloom Where I've Planted Myself...

Ireland was cold, drizzly, and grey more days than it wasn't, and Waterford, where we were based for seven years, was (is) a backwater. Panama City, where we've been living now for more than seven years, is hot and humid every day of the year. It's also a boomtown, meaning congestion, chaos, and crazy traffic.

In Ireland, I could have complained that I missed sunshine and the trappings of a real city, as I did, and today, here in Panama City, I could complain about the tumult. The truth is, sometimes I do. Then I remind myself of the big-picture reasons why I am where I am. Ireland was the best place for me and my family when we were there, weather and nightlife notwithstanding, and the same is true now for Panama City.

8. To Downsize On The Fly...

I began learning about letting go that afternoon with my

mom in my Baltimore kitchen. My graduate lesson in the exercise of downsizing came in Paris. We relocated with two children from a 5,000-squarefoot house in Waterford to a 1,100-square-foot apartment in the City of Light. I stored my son's clothes in the china hutch in the dining room and his toys and games under his bed. My husband and I shared a single desk in the living room when we worked at home (as we often did), and the four of us ate dinner each night at an undersized table that was like something out of "Alice In Wonderland."

And I wouldn't trade a single day in Paris or a single memory of our years there for any number of additional square feet of living space.

9. To Ask For Help...

I'm a resourceful, self-reliant, Type-A American woman. I can take care of myself. However, living overseas, I've learned that sometimes life is easier and more fun when I don't. Here in Panama, we're able to afford a full-time maid. It's an indulgence I wouldn't have considered living in the States, but the help around the house sure is nice.

10. To Abandon Any Idea I Ever Had About "Normal"...

What's a "normal" way to celebrate a child's birthday (in Panama, the piñata is key) or to shop for a Christmas tree (in Panama City, we buy ours out of a local wholesaler's refrigerated meat locker)? More seriously, what's a normal way to raise children or run a business? My family thought I was crazy to move my 8-yearold daughter from Baltimore to Waterford and to give birth to my second child in Ireland. They still think I'm crazy, I guess, for living and running my business in Panama.

I used to worry that our lifestyle might translate down the road into years of psychotherapy for our two children. Today, though, they both speak three languages and have a global perspective that makes me both proud and optimistic about their future prospects. Whatever life throws at them, they'll be fine.

Not normal, maybe... but fine. 🌍



BEST DESTINATION For Golfers

S earching for the overseas retirement haven with your name on it but can't imagine retiring without golf?

Our 2020 Index features 8 countries with world-renowned, highly rated courses, representing the best options on this list to retire overseas if golf is a priority...

Italy: Verdura Resort, Sciacca



For many, Italy offers the ultimate dream retirement lifestyle. *La dolce vita* can be

hard to beat, particularly when you bundle it with one of the world's best golf courses. At Sicily's fashionable Verdura Resort, you have access to not one but three links courses. With fabulous views of the ocean and this region's year-round warm weather, the Kyle Phillipsdesigned courses are among the most appealing in Europe. The resort also offers a doubleended driving range and PGAqualified pros.

Portugal: Quinta do Lago, Algarve



Portugal's Algarve receives top marks in every category of importance to the would-be retiree, from cost of living to climate, from infrastructure to residency options. In addition, this region is dense with golf courses, including Quinta do Lago. With three awardwinning championship golf courses—the North, South, and Laranjal—excellent practice facilities, and the only Paul McGinley Academy in Europe, Qinta do Lago makes this corner of Portugal a golfer's dream retirement choice.

Vietnam: The Bluffs, Vung Tau



Vietnam is one of the most affordable places in the world to live and an emerging retirement haven. It may not seem an obvious choice for golfers, but the Bluffs in Vung Tau, a coastal links-style course designed by legendary Australian golfer Greg Norman, makes the most of a stunning location and features huge sand hills, native vegetation, and dramatic ocean views. Most days, this is a windswept spot, but that extra challenge is proving popular among golfers from Asia and around the world.

Thailand: Thai Country Club, Bangkok



Thailand, another top affordable retirement haven that's also earning a name as a medical tourism destination, is also a golfing mecca. Among this country's top golfing options is the Thai Country Club course, located a 45-minute drive from Bangkok. Designed by Denis Griffiths, the former president of the American Society of Golf Course Architects, the course is a par-72, 18-hole layout with numerous water hazards and bunkers that is regularly voted among the top five places to golf in Asia.

Mexico: The Dunes, Cabo San Lucas



Mexico is the original retire overseas destination, appealing for its weather,

its cost of living, and its accessibility from the United States. In Cabo San Lucas, at El Diamante, is the golf course The Dunes, designed by Davis Love III, the American pro with 20 PGA wins under his belt. The Dunes, at 7,300 yards from the back tees, is a challenging course set on the Pacific side of the Baja Peninsula and rated among the best in the world.

Paris, France: Morfontaine



Paris is the world's most beautiful, most romantic city and a top choice for a cosmopolitan lifestyle in retirement. Furthermore, retiring to Paris doesn't have to mean giving up your love of golf. The historic Morfontaine course outside Paris boasts 27 holes—a 9-hole course built in 1911 and known as Valliere and an 18-hole championship course built in 1927. Commissioned by the Duc du Gramont and designed by Englishman Tom Simpson, Morfontaine Championship is a 6,545-yard, par-70 course punctuated by towering Scotch pines.



Dominican Republic: Teeth of the Dog, Casa de Campo



The Dominican Republic is a top choice for retirement in the Caribbean, with long white-sand beaches, easy retiree residency, and superaffordable beachfront property options. This sunny, sandy Caribbean island nation is also home to the butterflyrouted Teeth of the Dog golf course, designed in the early 1970s by Pete Dye and his wife Alice. The course adheres more to the natural contours of the land than Dye's usual designs—probably because of the underlying coral rock however, some tees are built on manmade pedestals. Occasional trade winds add an extra level of difficulty.

Nicaragua: Nejapa Country Club



Nicaragua is one of the world's most affordable places to retire well, a land of sunshine and

crashing Pacific surf that also boasts the oldest city in the Americas, colonial Granada, home today to one of the world's biggest and most established communities of expat retirees. Nicaragua is also friendly, safe, and welcoming, offering a competitive retiree residency program that you can qualify for with retirement income of as little as US\$600 per month.

The par-72 course at Nicaragua's Nejapa Country Club, with its gentle bunkers and lush vegetation, has survived an earthquake and a revolution and today offers golfers a peaceful and beautiful day out. Come prepared, though, for the humidity. 🔊

BEST DESTINATIONS TO Drop Your Line Overseas

S portfishing is a popular sport worldwide and can be enjoyed anywhere with a coastline—all you need is a boat and a rod. Whether you are a casual angler or an avid sportfisher, the world's best fishing spots will have something for you...

This Index features 6 destinations that offer excellent opportunities drop a line during your retire overseas adventure:

Panama



Panama is home to some of the best big-game fishing in

the world. The tropical waters around the isthmus are replete with black marlin, yellowfin tuna, wahoo, snook, and snapper. Unlike many other premium sportfishing spots, Panama is still relatively quiet. In fact, you are likely to be the only boat at your given spot on any day of the season.

Panama's Azuero Peninsula, also

known as "the tuna coast," is a relatively unknown fishing spot, but it won't be kept a secret much longer. This region of Panama has a reputation for the best fishing anywhere on the Pacific coast of Central America, and, as an emerging real estate investment location, more and more people come to this little corner of Panama every year.

Coiba National Park, Panama



Once an infamous penal colony, Coiba Island is now a national park and wildlife sanctuary on the western coast of the Azuero Peninsula. This is a high-traffic area for fish of all kinds and this little area of water is often called "fisherman's nirvana."

Because Coiba is located just a few miles from the drop of the continental shelf, inshore and offshore fishing is readily available. The waters here are teeming with black marlin, sailfish, dorado, snapper and of course, tuna—but you can't just sail in and drop line off the coast of this protected island. To fish in these special waters, you'll need a permit that will allow you to fish for a week off the coast of the island (US\$50), but you can't keep what you catch. This is a national reserve, after all, so all fishing off Coiba is catch and release.

Nearby Hannibal bank,

though, offers just about the same fishing and no permit is required. Fish caught here can be kept and cooked.

Once a sleepy little fishing village, Pedasí has become a mecca for anglers, surfers, and investors. The deep waters run close to the coast here and the fishing is phenomenal.

Mexico



For fishing in Mexico, our favorite spot is Puerto Vallarta, where the sport is top-notch year-round. With trophy-size marlin, sailfish, mahi-mahi, and tuna, among many others, a Vallarta fisherman seldom goes home empty-handed.

There are a number of excellent fishing charter services here and plenty of experienced guides to bring you up to speed on the local environment.

And after your day on the water, the city offers

a delectable variety of restaurants and nightlife for any age. The Malecón is famous for its collection of artwork, lining the boardwalk for over a mile.

Belize



The tiny English-speaking nation of Belize is better known for diving on the world's second-largest reef, but sportfishing is also excellent here. Belize has everything the saltwater angler wants... including things that just can't be found elsewhere: permit, tarpon, and bonefish, all in massive numbers.

A day on the reef is a great family trip. Spend the day reef fishing in Belize and you are almost guaranteed a catch. The Belize Barrier Reef is made up of seven marine reserve areas, though, and some species are protected, so make sure you're not breaking any rules and are carrying all the right permits.

The Dominican Republic



The north coast of the Dominican Republic is a fishing enthusiast's paradise. Home to some of the Caribbean's largest sportfishing competitions, between the Caribbean and Atlantic seas, the Mona Passage is famous for the size of its fish. In the Dominican Republic, it's possible to catch white marlin, sailfish, dorado, and any number of other biggame fish year-round.

The Dominican Republic hosts international billfish tournaments each year—world records swim these waters. In fact, the world record was set by an 850 pound blue marlin caught here.

Nicaragua



Dorado Fish, Nicaragua

The San Juan River basin in Nicaragua is home to a great number of non-migrant tarpon that stay year-round in this fishermen's paradise. The best fishing months here are March through May and September through November.

Vietnam



Fishing Trip in Vietnam

With its long coastline and abundance of rivers and lakes, Vietnam presents many opportunities and settings for different types of fishing. Common fish species include varieties of snapper and marlin, shark and tuna are also abundant.

Deep-sea fishing tours can be organized on-the-spot with local fishermen, or through organized tour groups. The best areas for deep-sea fishing are the towns along the south central coastline between Phan Tiet and Quy Nhon. Many tour companies operate out of the resort towns and can organize trips to uninhabited islands off the coast.



BEST PLACES TO Avoid Natural Disasters

By Sophia Titley

W ith all the extreme weather ravaging the United States and the world at large over the last few months (and longer), safety from natural disasters may rightfully be at the top of your list when shopping for your overseas haven.

Thanks to certain geographic factors, several locales exist where you can enjoy peace of mind knowing your tangible assets aren't at risk.

Stay away from tornadoes (which are far less common outside the States), hurricanes, earthquakes, tsunamis, and forest fires—the worst of Mother Nature's tantrums—in the following places...

Hurricanes

What Are They?

Harvey, Irma, Maria, Isabel, Dorian... names that probably cause anxiety after their notoriety in the news over the past few years... In North America, we know these tropical cyclones as hurricanes... In the Northwestern Pacific Basin, they're called typhoons. But a tropical cyclone by any other name is a low-pressure storm system with spiraling wind arrangements that creates thunderstorms and heavy rains. They are highly destructive and extremely dangerous—they can reach up to 2,000 kms in diameter, create winds of up to 170 knots, and cause storm surges that result in disastrous coastal flooding.

Needless to say, buying a house in a hurricane zone is a risk best avoided.

Where And How Do They Form?

The "tropical" of tropical cyclones refers to where they form—in tepid waters, typically within 5 and 15 degrees of the equator. In summer months, when temperatures rise and ocean waters warm, evaporation occurs at an increased rate.

This increased evaporation causes warm air to rise and, as it does, cool air rushes in to take its place. The cool air, in turn, warms and is forced to rise, creating a kind of feedback mechanism that powers hurricanes and makes them some of the most violent storms on Earth.

The "cyclone" of tropical cyclone refers to the circular motion in which winds whirl around a central eye. Within the eye, which can range from 3 to 370 kms in diameter, weather is eerily calm. However, spinning outward (counterclockwise in the Northern Hemisphere and vice versa in the Southern Hemisphere) are strong winds and thunderstorms that create pressure perturbations on Earth's surface.

Where Can You Avoid Hurricanes?

Coastal areas in the Pacific, Atlantic, and Indian oceans are constantly at risk of tropical cyclones. Thankfully, several places offer a reprieve from the worst of their effects.

Oranjestad, Aruba



Many dream of Caribbean retirements spent in vacation villas on white sand beaches but are dissuaded due to hurricane concerns. Aruba is quintessential Caribbean living without that threat. It's well-known for its dependably dry weather and arid climate. Tourists enjoy over 300 sunny days per year, and its capital, Oranjestad, receives no more than 19 inches of rainfall annually. Arruba's longitude (about 70°W) means that hurricanes are highly unlikely.

Paris, France



You may have thought all of Europe safe from tropical cyclones, but Hurricane Ophelia corrected that perception, wreaking havoc along the coasts of Western European coastlines in 2017, even resulting in several deaths in the case of Ireland. You can still enjoy a hurricanefree life on the Continent, though. The chances of a hurricane hitting inland <u>Paris</u> are extremely slim.

Panama City, Panama



Panama City does experience a wet season from May to

December, during which rainfall batters the capital on a daily basis, but heavy rain is the worst of it. Despite the country's long Caribbean coastline, it's out of reach of the Atlantic Hurricane Belt. In fact, the only known hurricane to make landfall in Panama was Martha in 1969, and she was experienced as little more than extra-heavy rains.

Bled, Slovenia



<u>Slovenia</u> is fortunate to have a few miles of Adriatic coastline, but the Adriatic Sea is so nicely protected by land on most sides that adverse weather has no opportunity to travel across it. With mountains throughout the country, the landmass is naturally well protected from any kind of heavy wind or storming.

Medellín, Colombia



Medellín is world-renowned for its eternal spring-like weather and enjoys arguably one of the most comfortable climates in the world with an average temperature of 72°F. Colombia does have long stretches of both Caribbean and Pacific coastlines, but Medellín is inland, meaning it's safe from hurricane risk. Furthermore, its geographic positioning at the base of the Aburrá Valley means its protected from the worst of inclement weather by the surrounding peaks.

Bedugul, Indonesia



Every Southeast Asian country has a coastline and therefore is at risk of typhoons. Bedugul, a conglomeration of villages in the central Bali highlands, is an exception. It sits at a height of 2,300 feet above sea level, meaning it's safe from the storm surges that destroy sea-level infrastructure after a typhoon. Bedugul is also surrounded by towering volcanoes of up to 6,500 feet that act as a barrier to inclement weather. These volcanoes do erupt every once in a while... but take comfort from Ulun Danu Bratan, a temple on Lake Bratan that's survived their rumblings since the 17th century.

Earthquakes

What Are They?

At some point in everyone's elementary school education, plate tectonics were covered. In case your memory is hazy, here is a little refresher on how they work... Earth's crust, upon which we and all the continents and oceans float, is made up of tectonic plates.

Below Earth's crust is the semi-viscous mantle. Because the mantle is a liquid, the plates are in constant motion. When plates come into contact with one another along a boundary (or fault), they create seismic waves. We experience these as earthquakes.

Where Do Earthquakes Occur?

Tectonic plate movement is constant, and the vast majority of earthquakes go unnoticed by us. However, it's along the Pacific Ring of Fire, Alpide Belt, and mid-Atlantic Ridge that you are most likely to experience one. Although it may be impossible to avoid earthquakes altogether, the best way to immunize yourself to their effects is to live as far away from major fault lines as possible. Here are a few places where earthquakes are rarely felt...

Costa de Oro, Uruguay



This region is known as a place to escape from the world's disasters, natural and otherwise, including earthquakes. Costa de Oro is far enough from major fault lines that earthquakes are rarely felt, and their effects are generally insignificant if they are. Do what retirees do best in Uruguay—relax, and do so without fear of damage to the lovely first-world infrastructure that's here._

Valleta, Malta



Malta ranks as the second safest country in the world in terms of natural-disaster risk. Although surrounded by tectonically active areas, it's only experienced seven earthquakes in the past 500 years, the most recent taking place in 1923. Needless to say, Malta is a safe place to put down solid roots.

Tallin, Estonia



The EM-DAT catalogue is considered the gold standard of natural disaster records, which it has kept track of since 1990. It currently has no information on natural disasters in Estonia —including earthquakes as well as floods, and droughts. By their account, Estonia is just about as safe as it gets in this world. Capital city Tallinn is located well within the boundaries of the Eurasian Plate, meaning it's less at risk of tremors. Of more concern are the nine-month winters (survival depends on your sense of humor and a well-stocked bar, according to locals).

Doha, Qatar



Qatar is another country that rarely suffers from natural disasters. In fact, it frequently ranks as the safest country in the world. Its geographic positioning protects it from cyclones and it's located far away from any fault lines, meaning few earthquakes if any. In the off chance of a natural disaster occurring, it also has highly developed infrastructure that could tackle a major catastrophe.

Nassau, The Bahamas



The countries that lie close to the boundaries of the Caribbean plate are particularly susceptible to tremors... The Bahamas lies safely outside those boundaries, meaning it's at much lower risk than neighboring countries. That being said, it is susceptible to a similar range of natural hazards (such as hurricanes) as the rest of the region.

Tsunamis

What Are They?

A tsunami is a massive wave caused by the displacement of water after a major disturbance. Earthquakes, volcanic eruptions, landslides, glacier calvings, and meteorites are just a few examples of disturbances that can cause tsunamis.

Tsunamis are different from regular sea waves because of their super-long wavelengths—a tsunami's wavelength can be up to 200 kms (whereas the average wavelength of regular oceanic waves is about 70 meters). Tsunamis occur in series that range from minutes to hours and have an enormous potential for destruction.

Where Do Tsunamis Occur?

The places most at risk of tsunamis are coastal areas, especially those nearby the Pacific Ring of Fire's oceanic subduction zones. Countries that experience the most tsunamis are Chile, Japan, Alaska, and Indonesia.

Where Can You Avoid Them?

If you want to avoid tsunamis, you'll want to go as far inland and upland as possible. Alternatively, you can avoid them by choosing a place that is tsunami-protected naturally thanks to its geography.

Singapore



It seems counterintuitive that a tiny island nation located at sea level and surrounded by some of the most volatile plate tectonics on the Earth would be immune to tsunamis, however, Singapore has proven time and time again that it is. In fact, even the 2004 megathrust tsunami that originated in Indonesia and reached as far as eastern Africa did not affect Singapore. Indonesia's archipelago acts as a natural barrier to the destructive waves.

Andorra la Vella, Andorra



The best place to avoid a tsunami on the Continent is likely Andorra la Vella, Europe's capital city with the highest elevation. Landlocked and 1,023 meters above sea level, the chances of a Mediterranean tsunami reaching its limits are slim to none. However, on the off chance that a natural disaster were to occur in Andorra, the Sometent (popular army formed of all able-bodied Andorran men between ages 21 and 60) would be called to the rescue.

Mendoza, Argentina



Bordered by the Andes on one side and 1,073 kms of land between it and the Atlantic
coast, it's virtually impossible for a tsunami to reach Mendoza. Mountain living here offers you more than just a tsunami-free existence: Enjoy breathtaking views of the Western Hemisphere's highest point—the 6,959-meter Cerro Aconcagua ("the roof of the Americas"), sample wines from local vineyards, and get active.

San Miguel de Allende, Mexico



Mexico has a long Caribbean coastline that's a notorious hurricane landing zone. San Miguel de Allende's

climate on the other hand is notoriously mild. It's inland, sits at an elevation of 1,870 meters above sea level, and is sheltered from harsh weather thanks to the surrounding mountains. This combination makes weather so enjoyable here that locals brag about how you can experience all four seasons in a day: winter at dawn, spring in late morning, summer in afternoon, and fall in the evening.

Budapest, Hungary



Budapest is landlocked; well over 550 kms separate it and the nearest coast—the Adriatic—meaning a tsunami would have to do serious work to reach the city. This famously divided city is physically split by the Danube, and Buda's terrain (on the west side) is a particularly safe place to settle down. It sits atop a series of hills and the higher river terraces of the west, whereas the lowlands of Pest (unfolding from the eastern bank of the Danube) spread out onto plains. In either scenario, you're unlikely to be affected by the destructive forces of a tsunami.

Forest Fires

What Are They?

Also known as wildfires, brush fires, desert fires, and so on, a forest fire is an inferno that occurs in an area with combustible vegetation. They spread for a variety of reasons and often result in widespread destruction.

How Do They Form?

Earth, because of its vegetation, seasonal dryness, and prevalence of oxygen, is naturally flammable. These three elements are known as the fire triangle and are necessary for a forest fire to burn.

The fuel that feeds forest fires is carbon-rich plant life. In fact, they can't occur without it and didn't start to occur until the first appearance of vegetation on Earth, some 420 million years ago.

A heat source is also needed in order to ignite the fires. Heat sources can take a variety of forms, both natural and nonnatural. Naturally caused forest fires start because of lightning, the "spontaneous combustion" of dry fuel (such as sawdust or leaves), or volcanic eruption.

Natural climatic conditions have an effect on the extent of fires; in summer, when the weather is driest, forests are most at risk. The amount of combustible material present, its vertical arrangement, and the amount of moisture present determine the extent of spread. Additionally, natural climatic events like heat waves and droughts also play an influencing role.

Only You Can Prevent Forest Fires!

By and large the most common heat source that ignites forest fires is non-natural: 9 out of 10 forest fires today are caused by humans. Most are the result of accidents involving open flames (barbecues, campfires, cigarette butts, downed power lines, bullet fragments, sparks from trains or forestry machinery, etc.), although in some cases, arson is to blame.

Humans have been starting forest fires intentionally since the Paleolithic and Mesolithic ages for a variety of purposes. Forests have been burned for agricultural reasons, to facilitate seed-gathering and planting and to return nutrients to the soil. They have been burned for hunting purposes, to flush potential prey out of the brush. Various groups throughout history have even used forest fires in warfare.

Humankind has had a long history with flames...

Where Do They Occur And Where Can You Avoid Them?

Noteworthy forest fires have taken place in the United

States, Canada, Chile, Portugal, and recently Greece, to name a few. What all these places have in common is an abundance of combustible material and seasonal climates. As such, the best places to avoid forest fires are places with nonseasonal climates and plenty of moisture (both in the form of precipitation and soil moisture) or places with little-to-no combustible material... In other words, you have a better chance of avoiding forest fires in places where one or more of the fire triangle elements are missing.

McMurdo Dry Valleys, Antartica



Potentially the least fire-prone piece of land in the world is the McMurdo Dry Valleys in Antarctica. The element of the fire triangle that is missing here is combustible material: The Dry Valleys are so inhospitable that only anaerobic bacteria call the place home. With the unlikely exception of coal seams or banks of peat catching flame, there is nothing to burn. Living here would mean a solitary existence... but it would be a fire-free one.

Ica, Peru



Forest fires racked Peru in 2016... but were unable to touch dry and dusty Ica. Oddly reminiscent of Luxor, Egypt, it features rolling sand dunes, the only true oasis in the Americas (in Huacachina), and one of the driest climates in the world. The lack of moisture means a lack of vegetation... which means fires are starved of a fuel source and are therefore very improbable here.

Dubai, UAE



You might think you're living in an inferno in Dubai even without fires... In summer, temperatures reach a crippling average of 105.8°F. Being a desert, it follows the same logic of suppressing the combustible material element of the fire triangle. Furthermore, Dubai has some of the most advanced infrastructure in the world, meaning that in the event of a disaster, the response would be quick and effective.

Durango, Mexico



Inside Durango State, you find the Mapimí Silent Zone—a patch of desert popularized by urban legend. It's called the Silent Zone because radio signals can't be transmitted through it, which has led to the birth of a number of conspiracy theories about UFOs and the Bermuda Triangle. Regardless of the rumors, you can settle down here with little fear of a forest fire thanks to the sparse vegetation.



The Disclaimer

BEST LG BI-Friendly Destinations

The unfortunate reality is that retirees who also happen to be gay face an additional challenge when trying to identify the best place in the world to retire overseas... certain parts of the world are much more LGBT-friendly than others, and in some places, being gay is simply not allowed; it's illegal.

If this is an important consideration in your move overseas, you want to be well-informed and know you will be welcomed. There's no shortage of LGBT-friendly destinations, so just make sure to steer clear of those with less enlightened views.

Give the following list a gander to see which countries might suit you better...

In The Americas





Gay marriage was legalized

here in 2010, and the gay scene is a lively one in Buenos Aires, which has rightfully been termed the "gay mecca of Latin America." A South American city with a charming European feel, Buenos Aires is host to gay-friendly hotels, nightlife, neighborhoods, and what is considered the most openminded and eclectic population in all of Latin America.

🔶 Canada



Montréal has an active LGBT community. Since the 1980s, Montréal's Gay Village, a mile-long stretch of Saint Catherine Street on the city's east end, has been home to bars, shops, and clubs that cater to the diverse LGBT community. But the inclusivity and gaiety doesn't stop there, as neither do people who identify as LGBT. Montréal's gay scene exists citywide; you'll easily find several directories, blogs, groups, forums, and guides online for exploring Montréal's gay scene.

Montréal's annual Pride festival sees hundreds of thousands of visitors, gay and straight, and touts the week-long festival as the largest in the Francophone world, with 125 activities, events, concerts, comedy shows, panel discussions, sport competitions, and art exhibitions.

📩 Colombia



Pretty, clean, thriving Medellín is flourishing in every aspect of the word. This European gem of a city in South America has taken the spotlight lately for its innovation, infrastructure growth, and overall appeal as an investment haven. Hailed as one of the most innovative cities in the world, its forward thinking extends even to liberal social policies.

Medellín is host to an upbeat gay social scene. Specifically, Parque Lleras is famous for hosting one of the most entertaining and energetic gay scenes in South America.

One expat comments, "When I visited Medellín, Colombia I noticed that the gay culture was way more developed than in Panama, for example. There are tons of gay nightclubs, a gay restaurant/bar in Parque Lleras, and there was even some public hand-holding. It was definitely a city that someone gay would feel right at home in. I've heard Colombia's capital city Bogotá is more open and has an entire gay neighborhood."

Mexico



Puerto Vallarta is the most popular gay destination in Mexico, both with foreigners and Mexicans from other parts of the country. The gay clubs, bars, and hotels are located in the south end of Old Town in the Zona Romantica area. The south end of Playa Los Muertos beach is the unofficial gay beach.

"PV" is known to be the most gay-friendly city in Mexico, but it's more than just gayfriendly... and gay people are more than just "accepted" or "welcomed." Here it can feel like being gay is the norm, with a seeming 50% to 70% of couples on the street same sex—both male and female, of all ages and nationalities. Savvy entrepreneurs, marketers, and property investors have adapted handily to this important, generally upscale market segment at every opportunity. It's more than a "niche" here.

Other internationalized cities in Mexico also host an LGBT scene, though none as big or varied as PV's. Playa del Carmen is another city (more like a boardwalk town) where you'll see gay clubs and open displays of affection without any self-consciousness. Mexico City and Cancún also play host to an active and open LGBT scene.

There are gay people and same-sex couples in other cities in Mexico, too, but they're often not as "open" about it. Public displays of affection are not common between same-sex couples in smaller cities or towns.

***** Uruguay



Uruguay is famously liberal on its social policies and has

been hailed as one of the first countries to begin to introduce equality rights. LGBT rights in Uruguay are among the most liberal in both South America and the world, with decriminalization of homosexuality in place since 1934 (to put that in perspective, the first state to decriminalize the act was in 1962, the next didn't come until 1971, and 15 states waited until 2003 before finally caving), antidiscrimination laws since 2003, adoption rights since 2008, and samesex marriage since 2013.

Montevideo in particular frequently appears on lists of the most gay-friendly cities in the world, with a plethora of bars, clubs, events, and festivals all targeted to the LGBT community.

(Wondering about those other liberal social policies...? The country made possession and use of any and all drugs legal in 1974. In 2016, the country went a step further, explicitly and fully legalizing cannabis that is, you can grow it, smoke it, sell it—to authorized dealers, and just this year the country has opened licensed pharmacies where one can purchase up to 10 grams a week without any kind of prescription. The country also decriminalized abortion—a majorly controversial initiative in highly Catholic and conservative South America.)

In Europe

France



Paris' Marais neighborhood, one of the most trendy and desirable places to live, also happens to be the hub of the gay community in Paris. Over the years of its "trendification," the gay community started moving into the Marais, and with it the cafés, wine bars, restaurants, boutiques, and, unfortunately, the higher prices, that often follow this trend-setting population. By the mid-1980s, the Marais, and in particular its southwestern corner, became known as Paris' gay neighborhood.

One France expat comments, "Any medium to large town in France would be fine. In fact, my parents live in a small village in France where there are a number of gay couples."

Netherlands



In April 2001, the Netherlands became the first country to legalize same-sex marriage and grant full marriage and registered partnership rights to same-sex couples. So it comes as no surprise that the Netherlands is also host to one of the most vivacious gay scenes in the world. Amsterdam, for instance, is chock-full of gay clubs, bars, cruises, saunas, leather shops, and parades. It is, frankly, like a gay amusement park.





While several European countries have passed equal rights for gays, Spain remains a top travel destination for gay

individuals who come for the high-energy nightlife as well as the historical and cultural richness (not to mention the near-perfect climate and beaches).

Spain has become the saving-grace destination for gays from less accepting neighbor countries. Many Italians who feel they can't live an open and comfortable life in the overwhelmingly Catholic and conservative country often head to Spain, whether to get married or adopt kids and return, or for a permanent move.

Barcelona has an upbeat, prevalent gay scene, as do Madrid (recognized as the gay capital of Europe) and Catalunya. Surrounding islands, such as Ibiza and Gran Canaria, are also popular among gay travelers, retirees, and expats.

In Asia

The website Utopia-Asia.com is a great resource for the LGBT community in Asia, providing a great deal of information about LGBT-friendly businesses and hotspots, including listings for various meeting places, hotels, gyms, and other gender-friendly establishments throughout the region. **Bali**



Bali has been one of Southeast Asia's most popular destinations for LGBT individuals for many years, and alternative lifestyles are widely accepted. However, any overt public displays of affection between straight or gay couples are frowned upon.

There is not much of an alternative "scene" in Sanur, though there are a number of welcoming bars in town. The heart of the gay scene in Bali is in Seminyak, about 16 kilometers from Sanur. There are many friendly alternative bars and nightclubs, as well as a gay cruising area north of Petitenget Beach.

Philippines



Described as "full of character





and color," the Philippines is another of Asia's more established gay scenes. Generally, there are few gay bars or LGBT establishments anywhere in the Philippines, but gays are accepted as a part of the community. The level of public acceptance of homosexuals is very high, despite this being a predominately Catholic country.

In fact, the Philippines is considered to be one of the more gay-friendly nations in the world. Particularly in the cities, namely Cebu and Manila, the gay scene in the Philippines is thriving, with well-known "hottie lookouts" and vibrant festivals. Want something more relaxed? Consider Boracay Beach.

Thailand



Bangkok is known as the gay hub of Asia, but it may very well be the gay hub of the world. While many countries have recently allowed samesex marriage and adoption rights, and in much of the world you can find a gaydistrict with nightclubs and gay-friendly entertainment, Bangkok shines as, quite frankly, a gay playground.

Bangkok is famous for being a LGBT-friendly city, with many establishments catering to the LGBT community. It's also well-known for its large transgender population. More than 5,000 transgender individuals, who are referred to as *katoeys*, *kathoeys*, or ladyboys, live in the city. They are generally accepted by Thais as a third gender.

This is a place where the LGBT community is not only tolerated but enthusiastically celebrated at every corner. Those who visit describe Bangkok as electric and decadent, with go-go boy shows, kings, queens, and more... saying it is rainbow-friendly would be an understatement. While Bangkok is a global gay capital, it could be more than a gay retiree is looking for. Not everyone is up for this kind of in-your-face party experience.

The Rainbow Sky Association of Thailand is a communitybased organization that provides medical help, social services, and support for LGBT people. However, same-sex marriages are not recognized in Thailand.

Recent Global Progress

Equality rights are gaining momentum around the world, in the last couple of years, several countries have made various legal steps in the right direction. Here's a summary of recent legalizations...

- Most if not all British Overseas Territory countries have approved gay marriage recently. So many, in fact, that naming them would take up far too much space on our list!
- Malta is about to legalize same-sex marriage and was the first in Europe to ban gay conversion therapy. It ranks top in Europe regarding the LGBT Rights Movement. (This is particularly surprising considering divorce was legalized only six years ago and Catholicism has its jaw locked around the island's ankle.)
- May 24, 2017— Taiwan's Constitutional Court ruled that same-sex marriage is legal. The ruling will go into effect no later than May 24, 2019. At time we go to print, this is the most recent development for LBGT rights.
- April 7, 2016—Colombia legally accepted same-sex marriage.

- 22 May, 2015—Ireland approved same-sex marriage; not bad for a country that has a heavy Opus Dei presence in its major bank!
- June 18, 2014— Luxembourg first allowed same-sex marriage. Incidentally, today Luxemburg openly has a "first-gentleman" thanks to the prime minister's modern stance and refusal to hide his sexuality.
- April 17, 2013—New Zealand legalized samesex marriage. Coming from the country that was first to give women the vote, it is surprising that same-sex marriage didn't come on the scene sooner.
- 2013 saw various states in Brazil see the light and welcome samesex marriage. Same-sex unions, however, have been legal since 2004.
- In August 2016, Belize repealed its controversial Section 53, the anti-

homosexuality law. The antiquated law forbade acts "against the laws of nature" and was deemed to violate the constitutional rights of Belizeans to "Dignity, privacy and equal treatment under the law;" the law had long created unease among Belizeans and tourists alike.

While this law had a maximum 10-year sentence for violators, in reality it had never been enforced against consenting adults, invoked only in cases that involved minors.

This is the first ruling of its kind in the Caribbean and is expected to influence other countries in the region.

Belizeans are a welcoming people who appreciate a society in which one can live and let live, so this is an affirmative decision that strengthens the freedoms of all people in Belize. 🔊

THE BEST Places To Tempt The Grandkids

O ne of the biggest downsides to retiring overseas can be the distance it can put between you and your grandkids. If this is a concern, consider choosing your retire overseas destination accordingly. That is, pick a place to relocate in retirement that'd appeal to your grandkids, as well.

Here are 10 places to retire overseas where your family will beg for chances to come visit...

1. Panama



Panama is an active person's paradise, offering so much for the nature lover... from world-class beaches that host international surfing competitions to rain forest and nature reserves, plus some of the best fishing in the world... Panama is one of the best places to go if you've got little ones with lots of energy to burn off.

Bring them zip lining through the rain forest, to a surfing lesson out on the Pacific beaches, on discovery hikes to meet sloths, toucans, coatis, iguanas, monkeys, parrots, hawks, and eagles (and much more), or on a boat trip to swim with dolphins and watch humpback whales teach their young to breech. All this and more is available throughout the country and as conveniently close as within an hour of the Panama City in many cases.

One place deserves a special mention: Bocas Del Toro, a beautiful archipelago off the Caribbean coast and a top retirement choice for beach-lovers that has more than enough to keep the entire family engaged and entertained. You and your family can swim, surf, sail, snorkel, and fish together by day. Then, come nightfall, in season, you can watch marine turtles emerge from the ocean, a magical experience your grandkids will remember for the rest of their lives.

2. Thailand



Specifically, Chiang Mai, a top affordable retirement option in Asia and a great choice if you and your grandchildren are animal lovers. When your family comes to visit, take them to Patara Elephant Park, where they can learn to feed and bathe the elephants, and to Chiang Mai's national parks to spot the monkeys.

In April, the grandkids can visit to be part of the biggest

water fight in the world, the annual Thai New Year festival, Songkran. The water is symbolic of cleansing and be warned—no one is safe!

Retired in Chiang Mai, your grandchildren would be welcome everywhere. Thais are famous for their love of children.

Tuk tuk rides rate as one of the top requests made by children visiting Thailand.

3. Ecuador



Ecuador's borders contain some of the most aweinspiring natural landscapes on the planet, including cloud forests in the Andes and one of the world's most important eco-systems, the Galapagos Islands. A trip to this ecoparadise is an adventure and a unique learning experience rolled in to one, a chance to introduce your grandkids to giant tortoises, friendly penguins, and enormous dragon-like lizards.

4. Portugal



Portugal's southern Algarve region is as if it were designed with kids in mind...

The rocky coast of Portugal's Algarve region and its sometimes surreal landscape is a never-ending source of excitement for those of all ages. The majestic cliffs and ragged rock formations are exotic and beguiling, and you'll find plenty of beaches hidden in sheltered covers with low waves, perfect for paddling with little ones. Or take a boat ride to see some of the more dramatic caves and grottos you might not get to by foot.

Water parks abound in this country, you'll have plenty to choose from throughout. Aqualand is one of the best, with famous "Kamikaze," "Banzai," and hydra slides, plus wave pool.

Zoomarine in Algarve, though, is a cut above a water park—worth a visit even if you don't have kids in tow! With shows, rides, slides, and pools, this place is the best of an amusement park, sure, but also an education center. The park is designed to be an environmental education center, and refuge and rehab center for marine life. Watch sea lion and dolphin shows, birds of prey in action, learn about marine ecosystems, and even get up close and personal at Europe's only dolphin interaction experience.

From May to October, kids will enjoy gawking at the over-thetop creations on display at the Fiesa Sand Sculpture Festival, the largest in the world. Parents and grandparents will enjoy the bar, café, and occasional live music. And kids under 6 are free!

Algarve also happens to be home to some of the best family-friendly golfing in the world, with a Family Golf park (with ancient Rome theme), and plenty of other chances for put-put.

The Centros de Ciências Vivas in Faro and Lagos is a great interactive science center for kids, with tons of experiments and chances for them to get hands on. And the four karting tracks (both indoor and outdoor) offer a high-speed wakeup call after a morning at a museum.

Farther north, in the city of Sintra (north of Lisbon) Quinta de Regaleira's gardens are the perfect prospect for an explorer-in-the-making. With secret tunnels, dark corners, hidden passageways a hidden waterfall, and a 27-meter deep spiral staircase into a well all available for little ones to discover—and sized perfectly for them—kids won't soon forget a visit here.

Tuk tuk rides rate as one of the top requests made by children visiting Portugal—one of the few countries in the world outside of Asia to offer them (beats the additional 12 or so hours on a plane to ride in one in Thailand!).

5. Dominican Republic



Everyone dreams of escaping to a Caribbean island. Retire to one, and your family's white-sand dreams can come true—and the Dominican Republic is the quintessential Caribbean island.

Las Terrenas is everything you want in a Caribbean beach town, plus unexpected delights like authentic French bakeries and fine-dining choices. Those things might not get your grandkids' attention, but everpresent chances for swimming, snorkeling, boogie boarding, and soccer on the beach should. Las Terrenas is also home to a top-notch but lowkey and kid-friendly surf school.

6. France



Paris is the world's most romantic and most beautiful city, a retirement dream for many. The City of Light, though, also has a lot to offer the younger set. In addition to Euro Disney and Parc Asterix, there's the Aquarium de Paris, Cinéaqua, which combines a traditional aquarium with the magic of cinema. Children will love seeing sharks up close in the shark tunnel and stroking the friendly sturgeons in the petting pool.

Puppet shows and pony rides are de riqueur at Paris' famous Luxembourg Gardens, and at the enormous Bois de Vincennes you can hire a rowboat, visit a medieval castle, or spend an afternoon at the petting zoo. Every summer, Parc des Tuilleries is given over to the annual summer fair, with rides, games, and other carnival attractions, and one side of the Seine is transformed into Paris Plage (Paris Beach), with sand and lots of diversions for kids, plus top-notch pop-up cafés for chaperones.

7. Spain



The Catalan town of Vilanova, less than an hour from Barcelona, has managed to avoid the spotlight but is an appealing option for a relaxed and authentically Spanish retirement lifestyle. It's also a perfect vacation spot for children.

The fascinating Museubiblioteca Victor Balaguer has collections of Roman and Egyptian artifacts (including the mummy of a small girl), and the town's long central promenade is a great spot for easy bike rides. The beach is safe for swimming, with no rocks or waves and a very gentle incline, and an amusement park, Port Aventura, and water park are just a short drive away.

Plus, Barcelona is just a quick train ride away, and trains depart between the two towns four times an hour.

Barcelona itself is another great choice for attracting your friends and family—of any age. This cosmopolitan city offers every diversion you can think of, plus a beach just a few minutes from the city center. The funfair at Tibidabo is equally diverting for kids and their parents, and the city zoo is a great option for a day that sees the little ones tuckered out—just rent one of the fun little golf carts and shuttle them around the park (they can even take a turn at driving!).

8. Argentina



Argentina is a romantic option for the retiree who loves wine, steak, and tango, but this beautiful region of this energetic South American country is also a great base for grandparents hoping to attraction their grandkids for active vacations. Horseriding adventures provide great insights into the colorful gaucho culture, and what fun to participate with your grandkids in the annual grape harvest festivities.

9. Belize



Sunny Belize is a little country offering great diversity that translates into a number



of different and appealing retirement lifestyle choices that double as great holidays.

On Ambergris Caye, you and your grandkids could enjoy the best of life alongside the Caribbean Sea. In Belize's interior Cayo District, you'd have the rain forest on your doorstep, plus rivers for canoeing and tubing, caves for exploring, and Mayan ruins for climbing.

The best news is that, because Belize is such a small country, you could base yourself in either location and enjoy regular, even daily if you wanted, excursions to the other. In-country flights mean the Cayo and Ambergris are but a half-hour apart.

10. Mexico



Mexico's Caribbean coast is a great choice for a relaxed, affordable seaside retirement. In addition, its Xcaret Conservation Park is a place for you and your grandkids to get cheek to cheek to with dolphins, snorkel along an underground river, and practice your moves with a local dance troupe.

Plus, this region of Mexico is rich with Mayan history. The 600 stone building ruins of Chichen Itza are considered one of the "new seven wonders of the world" and an excellent chance to study the Mayans' grasp of architecture, astronomy, technology, and art. 🐑

BEST PLACES TO Tempt The Millenials Nour Life

ooking specifically to attract millennial family members? The following destinations all get bonus points for being as attractive to the young and old as to the sometimes tough-to-please, in-between millennial generation...

Sadly, we millennials struggle to find time to visit dear old grandma and grandpa... constraints on time and money, plus busy careers- and lifestyles-in-the-making all keep us away... we have no excuse.

But many of us might be so tempted to visit Nana in France

rather than Florida or Pop-Pop in Argentina rather than Arizona that we magically create the time for more frequent visits!

If you want to see more of you millennial-generation kids and grandkids, the following places are all top options...

Italy Or France

Why you'll see more of us: Millennials enjoy food, wine, and high culture.

We're fairly sophisticated, if we do say so ourselves! We're welleducated, and, when given the opportunity, we like to enjoy the finer things in life, so consider a country known for its world-class food, wine, and culture.

Italy and France top the list in this regard. Be advised, though: The debt from that art history degree we wound up with is killing us, so you may need to pick up the tab at all café outings we enjoy together.

(Side note: our impractical, liberal education is one of the chief reasons we'll appreciate your new home in either Italy or France and look for any chance to visit.)

Belize

Why you'll see more of us: Millennials need a break.

Millennials do a pretty good job of managing the vast interconnectedness and dizzying speed of modern life, but it does overwhelm us at times. And I can think of no better place in the world than Belize to get away from it all. How sweet it would be to have an off-the-grid retreat or a Caribbean island hidea-way in the family to run to whenever the need to unplug the iPad and recharge the soul overtakes us.

Buenos Aires, Mexico City, Lisbon, Madrid, Paris, Kuala Lumpur, Bangkok, Etc.

Why you'll see more of us: Millennials love cities.

Millennials are often attracted to things they didn't have growing up. As we enter adulthood, we're choosing adventure over safety, connectedness over isolation, convenience over inconvenience, carindependence over car-dependence.

To put another way, we despise the suburbs from whence many of us came. Downtown, with its excitement, intimacy, and ease of living, is often our preferred habitat.

We list several world capitals here, but you could add to it any of the world's brand-name cities, and, we promise, the grandkids will show up.

New Zealand

Why you'll see more of us: Millennials love natural beauty (and hobbits).

That millennials are citydwellers does not preclude an appreciation for natural beauty, particularly the unspoiled variety. Even the least outdoorsy of us loves snapping Instagram-profileworthy photos in front of striking, natural landscapes. And, thanks to "The Lord of the Rings" movies, when millennials think "striking, natural landscapes," we think New Zealand, and we really want to go.

Thailand

Why you'll see more of us: It's Thailand.

Thailand seems to be either the millennial's favorite country or at the top of their travel bucket list, so it's a great way to lure the grandkids to you.

Bonus: It would be fun for us to say, "Phuket, I need a vacation; I'm going to visit my grandparents in Thailand!" 🌑

"But How Do I...?"



6 **Top Overseas Destinations With Thriving Expat Communities**

By Oliver Lovett



Once you get to your new dream location overseas, it can be reassuring to find people who speak the language and have the same cultural touchstones. Expats often have similar mindsets... after all, we're all in the same boat, having chosen to live overseas, forgoing the familiar and starting a new adventure in another country.

It's possible to find an expat community in all but the most remote havens, but the following five destinations all boast huge foreign communities of likeminded fellows to befriend.

If making expat friends is a top priority for you, make it easy on yourself by heading to one of the following:



Mexico

Mexico is one of the easiest moves a U.S. expat can make. Warm weather, white-sand beaches, and a low cost of living have been drawing expats from the States decades—practically since the country has existed. The option for living a reclusive, off-the-grid lifestyle is available in Mexico, but for many the expat communities are part of the draw.

Expat life in Mexico offers the option of living in a gringo utopia, socializing with only Americans in gated communities. It's possible to transport a U.S. lifestyle to Mexico and have little to no engagement with the local culture. As with so much in life, the middle path seems to be the best way, blending the convenience of widely spoken English and accessibility to U.S. products and culture with the benefits of Mexico.

The most popular expat destinations in Mexico are likely to be familiar names. Perhaps the most famous is Puerto Vallarta. Originally a fishing village on the Pacific Coast, it's now a thriving town, built on the back of tourists and expats. The money coming from this trade has built up a big infrastructure around it with lots of activities as well as accommodation, shopping and restaurants built with U.S. standards in mind. Mazatlán is a city situated in the North of the Mexican Riviera and is one of the closest Mexican cities to the U.S. It is most famous as a beach resort with some of the best beaches and waters Mexico.

An estimated 20,000 expats from around the world (not just from the States) make up the community in Mazatlán. This city is a colonialstyle town that has aged gracefully. Over the years it has been restored while still keeping pace with the modern world. There's fast internet, reliable electricity, and all the other essentials for life in the 21st century. The weather is warm all year without ever getting intensely hot. The humidity is not oppressive, and a sea breeze keeps things cool in the afternoon. Mazatlán is one of the cheapest locations in the Mexican Riviera and prices are forecast to keep rising, making it an interesting investment option.

There is a strong arts and cultural scene in Mazatlán, which provide a great opportunity to meet fellow expats because there is usually something going on. Although the city is too large to offer a welcoming committee, you can easily track down expat groups online. If you're willing to look beyond the stereotype as a package vacation destination, you will find a beautiful city with a thriving expat community.



Ireland

Apart from the weather, the main benefit of moving to Ireland is that everybody speaks English, albeit with a strong regional accent. The Irish way of life is peaceful and slow and, although you can do business here, you'll find different values dominate work life.

Ireland is a clean country with a low crime rate, and there is little traffic and almost no pollution. If you need health care, the public and private sectors are reliable and modern. Emergency treatment is available to all, and an ambulance service covers the whole country. Naturally, in remote areas they will take longer to reach you. An expat would be given access to emergency care if needed.

Since the housing market crash in 2008, living in Ireland has become a more attractive proposition for U.S. citizens. The strong dollar makes real estate a comparative bargain at the moment. One reason for this is that, during the real estate boom, lots of properties were built and never sold. This has led to a range of available properties in what is very much a buyers' market.

For expats thinking about residency, Ireland has the advantage of being an EU country. Unlike Britain, which is likely to leave the EU after the Brexit vote, Irish citizens will remain EU citizens. This lets them travel freely among other EU countries and even live and work in them.

Ireland has plenty to do for expats, especially those with an interest in the arts and socializing. There are a range of pubs to suit all tastes, from busy and loud to quiet country pubs. You can find pubs with live music and also pubs which have a lot of social activities, such as quiz nights and darts leagues. Ireland has a vibrant theatre scene and produces plenty of well-regarded actors and comedians. Expats with an interest in drama will find lots of amateur dramatics societies they can join. Expats moving with children will find a bevy of international schools offering top quality education. These are not necessarily needed as the school system in Ireland is top quality and available for free. The universities can be difficult to gain omission to, but they are of a high standard.



Portugal

Although the majority of Portugal expats are from the U.K., American citizens are increasingly making the trip across the Atlantic, encouraged by the clean beaches, rugged countryside, and healthy lifestyle.

Although the real estate is generally undervalued, in popular tourist zones the prices can be expensive... mainly because they guarantee strong rental returns to investors. The best bargains in Portugal are in rural properties and properties in need of development. If you're able to do renovation work yourself you can do very well, but it's always wise to be cautious before committing to start a big project on foreign shores.

The majority of the expat population is along the Algarve, and in the big cities, Porto and Lisbon. It

can be easier to find fellow expats during the offseason months when things are quieter. During the tourist season many expats move away and rent their property out to vacationers.

Expat life in the cities is cosmopolitan and lively and undergoing regeneration in many places. This is encouraging new expats who are moving to the developing middle-class areas. Rural life is a lot quieter and. although the locals are welcoming, you may find yourself stuck for things to do. The public transport in rural areas isn't great, so you'll probably need to budget for a car.

The restaurants in Portugal are among the best in Europe. Better still, the prices are reasonable and there is a variety of styles to sample. Seafood restaurants are Portugal's specialty. If you are living in towns such as Cascais, Sintra, Tomar, or Braga, you'll see expat communities who organize nights out and social events. These cities offer a nice balance of being close enough to big cities to take advantage of the amenities yet also far enough away to offer cheaper real estate and lower cost of living.



Thailand

Thailand became a big draw for expats over 30 years ago. Expats arrived for the extremely low cost of living and warm weather all year. The food

is great, there's a range of living options—on the beach, amongst the mountains, and for the brave, the jungle... Thailand has modern cities, with opportunities for entrepreneurs and slow-paced historic cities for a more relaxed life... there's somewhere in Thailand to suit everyone.

Bangkok is where most expats choose to live and has the best facilities. If you have children, Bangkok has quality international schools for you to choose. Depending on which country you come from, you can find a school that will teach your native curriculum. Bangkok is also where the majority of Thailand's jobs are to be found and where you can earn the highest wages.

Thailand has plenty of expat businesses and expat communities are not hard to find. Much of the social life revolves around bars and restaurants, but you can also find expat clubs who organize things like trips to the beach, scuba diving, football leagues, and visa runs. Yoga classes and rooftop bars are also act as a magnet to expats.

Thailand is a safe place to live and the cities are well policed. Many expats report that they feel safer in Thailand than they did at home. The language is difficult to learn and most foreigners fail to learn more than a few basic phrases. Fortunately, most locals speak some English, so it's possible to get by on English alone.

Real estate in Thailand covers all price ranges. You can live in a small studio apartment, suitable for western tastes, in the city for US\$500. It is possible to find cheaper, but they are likely to be too cramped and without air conditioning. If you have money then you can find an array of luxury properties. In an apples-to-apples comparison, these are cheap compared to luxury properties in other countries.

Thailand has great food and drink, and eating out is a major perk when you live here. Expats

have plenty of historic sites to visit and you are unlikely to run out of things to do or see. Taxis, the best way of getting around Thailand, are affordable. Bear in mind, Thai roads are dangerous and overcrowded and driving yourself has the potential to make your expat stay much shorter than you had hoped for.

Expat communities are a vital resource for many on an overseas adventure. They can help you with everything from finding a good plumber to buying a car or setting up a broadband provider. Many expats have social activities and are involved helping in the local community, giving you different ways to make use of your time.

Moving to an area with other expats provides you with a safety net and a social network. Not only that, they are the walking, talking proof that "It can be done."

If you're having doubts about succeeding overseas, you only need to look at your fellow expats to see that it is possible.



Costa Rica

Costa Rica has long been an expat paradise. A tropical climate, and some of the best beaches in the world have been enticing people

here for over 60 years. It's a country that has mountains, jungles, and an astonishing amount of biodiversity. Property is a bargain by U.S. standards and food and drink are also cheap. Providing you don't demand expensive import food you can live well in Costa Rica on very little money.

Costa Rican health care is also improving markedly. Costa Rica is now among the leaders in a number of different fields of surgery and arguably the world's premiere country for affordable, quality, dental care.

It is hardly surprising that Costa Rica is one of the most popular destinations for U.S. expats. Flights are affordable, and Costa Rica is close enough to the U.S. that you can quickly easily fly back home should you need to.

The existence of an established expat community in Costa Rica means that speaking Spanish is not an absolute essential here—it's possible to get by with only basic Spanish... although learning Spanish will help you integrate and make day-today living much easier.

In Costa Rica there are a few different areas you can find an established expat community. There's Ojochal, Uvita, and Dominical in the south of Costa Rica on the Pacific coast, where expats meet up for various events most weeks and go out of their way to welcome new arrivals. Tamarindo is another location with a thriving expat community. A popular tourist retreat, prices here can be a little steep, but there is a great range of things to do and amenities.





Portugal

Portugal ranks as the 13th safest country in the world...

It's unsurprising to find Portugal has such a low rate of crime. The people here are amazingly friendly and welcoming to outsiders. It has one of the lowest crime rates in the world. Currently Portugal ranks number 13 in a list of the world's safest countries.

The majority of crime Portugal experiences is through pickpockets and muggings. Take care in crowded areas and when using public transport and especially on trams. Muggings usually don't occur outside certain areas in big cities. Find out in advance where you should avoid and minimize your exposure to any potential danger.

When it comes to more serious crimes, Portugal is generally safe with almost no gang-related activity to report. Portugal has a low risk of terrorism as well.

Malta



Malta is generally one of the safest places you can visit. Violent crime rates are especially low. Petty crimes such as pickpocketing are rare. Take care at bars and restaurants, which are statistically the places where you're most likely to suffer a petty crime.

Hired cars in Malta are easily recognizable because their number plates have the letter K on them. Take care not to leave any valuables on display as your vehicle may be more likely to be broken into.

Malta has never suffered from a terrorist attack. Although the island is fairly close to North Africa and the Middle East, Malta is not considered likely to become a target. Malta has friendly international relations, and it's hard to see a situation where it could be targeted.

Slovenia



As well as being safe, Slovenia is one of the cleanest countries in Europe...

Violet crime is low and has even been falling in recent years. As with many of the countries on this list the biggest danger comes from petty crime. Pickpockets and bag-snatchers are a danger in the tourist areas. They're still fairly rare though, and by exercising caution, you're likely to be fine.

Slovenia is a country where you'll want to spend as much time as possible outside. During the summer months there are miles of sand and rock beaches where you can swim in the Adriatic. During the winter months skiing and hiking in the mountains is popular. This lifestyle places a premium on cars, and break-ins are becoming more common. Take care not to leave valuables on display in your car. Whenever possible use secure parking or an immobilizer to avoid car theft.

New Zealand



New Zealanders have the reputation as being some of the most peaceful people in the world. Perhaps it's the majestic countryside transmitting tranquility... Whatever the reason, you won't find many safer countries in the world.

It's a society built on respect. Pubs will ID nearly everyone, and drunkenness is simply not tolerated. Like the hobbits made famous by the movie filmed here, the majority of people want a quiet life with no misadventures. New Zealand is not considered a location where terrorism is likely to occur, and New Zealand generally keeps a low profile in any overseas conflicts.

Violent crime is low with nearly all instances being between people who already know each other. New Zealand has few burglaries and little chance of kidnappings. Muggings do occasionally happen in certain parts of big cities, but the danger areas are easily avoided.

A small chance of being pickpocketed exists if you are in Auckland, where most of the tourists are likely to be. Basic vigilance and precautions should be enough to ensure your safety though.

Luxembourg



The small European country of Luxembourg may be the safest country in the world. Violent crime is low and terrorism isn't considered an imminent threat. It's hard to see how this situation could change in the foreseeable future.

As a super-safe country, the main threat you are likely to encounter in Luxembourg is from purse-snatchers and pickpockets. The usual hot spots such as public transport, bars, and crowded streets are the areas where you should be vigilant.

Another piece of advice is to stay away from the parks at night. This is where a lot of drug deals in Luxembourg take place. While drug dealers like to keep a low profile and deals seldom turn violent, opportunists might look to relieve you of your valuables.

Iceland



Iceland has low rates of crime and drug use...

Considered one of the safest countries in the world, Iceland scores highly for quality of life and gender equality. Despite this progressive outlook, a lack of jobs for expats means Iceland remains off the beaten path.

Crime is exceptionally rare here. Capital city Reykjavík is a perfect example: Not only are violent crimes almost nonexistent, Iceland has almost no pickpockets either. Iceland has few problems with drugs, and the climate makes being homeless very difficult. The chances of a terrorist attack in Iceland are remote and not considered a concern in daily life.

As with Luxembourg, parks are best avoided at night (as drunks congregate there). While these people are usually looking for solitude, leaving them undisturbed is advised.

Ireland



Ireland is another European representative in the list of world's safest countries. Violent crimes are low and kidnappings are almost unheard of. In Dublin you may be at risk from pickpockets but no more so than in any other European capital city.

Ireland is a country that cares for its work force. Legislation ensures workers are looked after while the public health care system is well-funded and modern.

In past decades Ireland suffered from domestic terrorism, but those days have passed and Ireland isn't traditionally targeted by terrorists. Given Ireland's peaceful foreign policy it's hard to image how this could change. Guns are illegal unless you own a farm, and even then, only certain guns are permitted.

Rural Ireland is safe, and if you choose to live in the countryside you're unlikely to encounter any crime. Home break-ins are rare and cars aren't usually parked on the street. Countryside locations take opportunist crimes out of the equation, and if you leave a window open by mistake, it's unlikely that anyone will notice.

Islands Where You Can Still Speak English

By Oliver Lovett



Visit or relocate to any of these islands and you can relax in the certainty that you'll be able to communicate with the locals...

Integrating into the local community and making friends outside of the usual expat circles is vital for anyone overseas. The ability to converse in your mother tongue with the locals is not to be underestimated.

And for those who are keen to learn, many of these islands speak more than one language. You can learn a new language with the safety net of being able to revert back to English if you get stuck!



Belize

Formerly known as British Honduras, Belize is the only English-speaking nation in Central America. The islands in Belize are known as Cayes and there are around 450 in total. Ambergris Caye is the largest and most developed of these islands.

English is the official language and it is widely spoken here. The native language is Kriol, though, and locals will appreciate any attempts to learn.



Malta

Malta has two official languages which are English and Maltese. All the locals speak Maltese and it is estimated that nearly 90% of the population speak English. Business transactions and official documents use English.

Due to Malta's close proximity to Italy, the language is spoken with an Italian accent. Indeed, many people here speak Italian as well as English and Maltese.



Malaysia

Although English is not an official language of Malaysia, it is widely spoken. Many people here speak "Manglish" which blends vocabulary from the different languages. For example, "Wei macha, you want makan here or tapau?" (Do you want to eat here or take out?) contains Tamil, English, Malay and Chinese.

We recommend checking out the islands of Pulau Pangkor, Penang (George Town, in particular), or Langkawi.





Barbados

Originally a British Colony, Barbados gained her independence in 1966, although she retains commonwealth status, with Queen Elizabeth II as the head of state. Barbados has had uninterrupted parliamentary governance dating back to 1639 which makes it one of the oldest parliaments in the world. More to the point, though, she also retained English as the official language.



Fiji

Fiji is a collection of over 333 islands formed by volcanic activity in the South Pacific. Established as a British colony during 1874, Fiji gained independence in 1970 and became part of the commonwealth. In 1987 she became a republic after a military coup and in 2014 Fiji gained a democratic government. Despite being independent now, Fiji continues to speak English.



Saint Kitts And Nevis

Located in the Leeward Islands of the West Indies, Saint Kitts and Nevis is the smallest sovereign state in the Western Hemisphere. Discovered by Christopher Columbus in 1493, it's often called the Mother Colony, as it was the first island in the West Indies to be settled by Europeans. To this day it is a British commonwealth country and speaks English.



Australia

A founding member of the British commonwealth, Australia is the largest island in the world. Until the British arrived in the 18th century, Australia was inhabited by indigenous Australians known as the Aborigines, but when the commonwealth was founded in 1901, Australia came under the hand of the British who brought their language with them.



Ireland

Ireland is made up of two countries, Northern and Southern Ireland—but they both speak English. The Emerald Isle has hosted humans since 10,500 BC and the Gaelic culture evolved during the first century A.D. Most of the big towns such as Dublin, Cork and Waterford were established by Vikings raiders during the 9th century. Despite all these origin stories, English prevails as the language among all Irish.



Gibraltar

Although it's not technically an island, Gibraltar may as well be. Located on the south of Spain, Gibraltar has been a British territory since 1713 and the island now self-governs, though military and defense matters are still decided by the British.

Gibraltar has its own language, Llanito, which can be very difficult to understand... Luckily everyone also speaks English. 🛞

Loophole Locales: 27 Havens To Take On A Residency Test-Drive

By Edith Cantilo-Paz



Someday, maybe someday soon, you'll find your perfect place... your Shangri-La... the place you are sure you want to be for the rest of your days...

Until you've actually live there...

Then you realize all of a sudden that this place is not for you.

How can you avoid this backtracking? One way is to take your haven on a test-drive before you move full time. The only problem is that you can only spend three months on a tourist visa...

Wouldn't it be great if there were places you can stay more than three months with just a tourist visa?

There happen to be 27 such generous countries...

Those that also appear in this year's Index include...



Belize

When you arrive to Belize, you only get 30 days. However, you can extend your entry visa for 30 days at a time for a full year. Head over to the Immigration Office in Belmopan to request a visa extension.



Panama

Like Mexico, if you're Canadian or American, you don't need to apply for a visa beforehand to enter Panama, and both enjoy automatic six-month visas. Other nationalities may be given three or six months, but may request six months upon arrival.



Mexico

Mexico another country where U.S. and Canadian citizens can stroll in with six-month stays under their belts.



Vietnam

Both U.S. and Canadian citizens need to apply for a tourist visa, which may let you stay for as long as one year.



Brazil

U.S. and Canadian citizens need a tourist visa to enter, with a cumulative stay of 90 days per year.

However, you can get a long duration Visit Visa, which is valid for 5 (for Canadians) or 10 years (Americans). You can even apply electronically.

Visa extensions are possible if during your first week you go to the closest Polícia Federal office to apply. The Brazilian government is strict about visitors being able to support themselves without working, so bring bank statements and everything you can think of to prove it to them. Overcome that, and you may get up to an extra six months in the country.

As for the rest of the world...

Albania



Just show up. U.S. citizens get a maximum of one year on arrival, no questions asked. Canadian citizens can stay for three months on arrival, but if you apply for a tourist visa beforehand you can stay in the country for a maximum of six months. Canadians must apply for a tourist visa before coming to Albania, plus can't ask for extensions.

Armenia



U.S. citizens get a maximum of six months on arrival. Check with customs border agents because, as regulations change, you may need to personally request your sixmonth stay. Canadian citizens must apply for a Visitor Visa, which allows for a maximum of six months in-country.

Austria



Austria is the only EU and Schengen Area country that allows people to stay over 90 days on a tourist visa without applying for residency. You need to apply for an Austrian National Visa or Visa D, and you'll be able to stay up to six months in Austria.

Bahamas



U.S. and Canadian citizens can stay for a maximum of eight months, but you must present a return ticket to the customs border agent. You can also extend your stay for a maximum of four weeks. can stay up to six months without having to go through any bureaucracy beyond showing up.

Bermuda



When arriving, U.S. and Canadian citizens are granted just a three-month stay. Extensions are relatively easy to get at Bermuda's Department of Immigration for a further six months.

Chile



You get 90 days automatically on arrival. Two months in, you can apply for an extension at the Chilean Immigration Office in Santiago for a fee.

Costa Rica



U.S. and Canadian citizens get a maximum of 90 days on arrival. Once you're in Costa Rica, getting an extension for your stay is little more than a matter of heading to the Dirección General de Migración in San José.

Dominica



U.S. citizens get 6 months on arrival and Canadian citizens get only 30 days. However, you may get up to a three-month extension if you pay the fee and arrange for an interview with the Inspector-in-Charge of the Immigration Department. It's important that you can

Barbados



This Caribbean nation is so chill, U.S. and Canadian citizens

prove you have sufficient funds to support yourself without working; bring along bank statements and the like.

Fiji



A visa is issued on arrival for U.S. and Canadian citizens for four months. If that's not enough, you can apply for an additional two months.

Georgia



Both U.S. and Canadian citizens get a maximum stay of one year on arrival... but you must be able to prove you can support yourself.

Guatemala

India



Visas can't be extended. However, you may apply for multi-entry 10-year visas that will allow U.S. and Canadian citizens to remain 6 months every year.

French Polynesia



U.S. citizens get six months on arrival. Visa extensions are usually only possible in extraordinary circumstances, but this could change in the future.



Both U.S. and Canadian citizens get three months on arrival, but stays can be extended an additional three months at the Ministerio de Gobierno in Guatemala City. The most challenging part of this process is that they may not have the forms in English, but you can request the English forms in person.

Jamaica



Another generous Caribbean nation, Jamaica offers U.S. and Canadian citizens six- month stays on arrival, no hassle.

Palau



In this Pacific-island nation, U.S. citizens can spend their days relaxing at the beach for up to one year. All other countries just get 30 days.

Peru



You can stay in Peru for six months on arrival, with no visa if you come from Canada or the United States.

Philippines



U.S. and Canadian citizens can enter the Philippines without

a visa and stay for 30 days, but they can obtain a minimum of two months up to a maximum of six months of extra stay.

Saint Lucia



Canadians and Americans get 42 days on arrival (6 weeks). And it's easy to extend indefinitely. Just go to the Immigration Department in Castries and pay up. Be sure to bring proof of accommodation and bank statements.

San Marino



In San Marino (a tiny microstate within Italy), you get three months on arrival. To get an extension (up to another three months), head over to the Gendarmerie, get the forms, and sit through an interview, but you need to do it at least two weeks before your allocated term comes to an end.

Seychelles



Everyone gets three months on arrival here. And extending your stay is easy, it can be done in increments of three months up to one year of stay. Read the details and download the form here then head to Mahe to pay the fee at immigration and submit the relevant documents.

South Korea



Canadians get six months on arrival, while U.S. citizens only get three. Bear in mind that South Korea doesn't grant extensions for anything other than force majeure, and they've strict border controls. Don't try your luck at overstaying.
Beating Big Pharma: Popular Prescription Prices Around The World At A Glance

Country	Antibiotics ¹	Insulin ²	Viagra ¹	High Blood Pressure Medications⁴
United States	60 cents	US\$55.65 US\$13.95 US\$1		US\$1.41
Ecuador	21 cents	US\$15.92	US\$0.14	38 cents
France	0.38 euros	10.73 euros	3.45 euros	0.19 euros
	(44 cents)	(US\$12.56)	(US\$4.04)	(22 cents)
Ireland	0.60 euros (70 cents)	N/A	1.41 euros (US\$1.65)	0.10 euros (12 cents)
Italy	0.34 euros	12.14 euros	0.65 euros	0.31 euros
	(40 cents)	(US\$14.21)	(76 cents)	(36 cents)
Mexico	4.pesos	345 pesos	32 pesos	18 pesos
	(0.21 cents)	(US\$18.42)	(US\$1.71)	(96 ccents)
Panama	60 cents	US\$22.32	N/A	75 cents
Portugal	0.30 euros	10.54 euros	4.04 euros	0.38 euros
	(35 cents)	(US\$12.34)	(US\$4.73)	(44 cents)
Thailand	9 baht	700 baht	75 baht	8 baht
	(27 cents)	(US\$21)	(US\$226)	(24 cents)

Note 1: The model antibiotic for price comparison is a 500mg capsule of Amoxicillin.

Note 2: The model insulin product for price comparison is a 3 ml dose of slow-action Lantus.

Note 3: The model for price comparison is a single generic 50 mg sildenafil pill.

Note 4: The model for price comparison is a single generic 300 mg irbesartan pill.

Go here to convert these prices at today's exchange rate.

► This article is a brief excerpt from our "Complete Guide To Health Care And Health Insurance Options Overseas," a kit of 5 reports and two audio workshops that detail your top options for medical care and health insurance as an expat or a retiree overseas, including details on arranging health coverage in the world's top 20 overseas retirement havens right now. Benefit from analysis and comparisons made by people who have gone through this themselves in each of the 20 countries covered.

At-A-Glance Surgery Price Comparison Per Country

To give you an idea of how affordable medical procedures overseas can be, here's a sample of some common surgeries and their costs in a few of our top havens to compare to average U.S. costs...

Procedure	United States	Brazil	Malaysia	Mexico	Panama	Thailand
Breast Implants	US\$4,000	US\$4,125	US\$4,000	US\$3,500		
Tummy Tuck	US\$3,000 to US\$12,000	US\$5,700				
Face Lift	US\$7,048	US\$7,150	US\$3,500	US\$6,300	US\$3,000	US\$4,200
Breast Lift	US\$4,636	US\$4,500			US\$4,000	
Breast Reduction	US\$7,000	US\$5,400			US\$4,000	
Eyelids	US\$3,000 to US\$5,000	US\$1,710				
Brow Lift	US\$3,403	US\$3,444				
Neck Lift	US\$4,528				US\$3,000	
Chin Liposuction	US\$2,975					
Rhinoplasty	US\$5,046	US\$3,800	US\$2,500	US\$3,000	US\$2,000	US\$3,500
Buttocks Enhancement	US\$4,571	US\$4,425			US\$4,000	
Heart Bypass	US\$100,000	US\$25,500	US\$13,000	US\$28,000		US\$26,700
Angioplasty	US\$50,000	US\$13,000	US\$8,500	US\$16,000		US\$5,000
Heart Valve Replacement	US\$80,000 to US\$200,000	US\$30,000	US\$14,500	US\$27,000		US\$22,000
Hip Replacement	US\$39,299		US\$7,500	US\$13,500	US\$12,000	US\$12,179
Knee Replacement	US\$50,000	US\$11,500	US\$7,000	US\$6,488		US\$12,000
Spinal Fusion	US\$32,108	US\$12,000	US\$7,000	US\$15,400		US\$10,000
Dental Implant	US\$4,000	US\$1,000		US\$1,250		US\$3,500
Lap Band	US\$14,532	US\$8,700	US\$3,500	US\$4,500		US\$12,000
Hysterectomy	US\$11,739	US\$4,000	US\$4,000	US\$4,400		US\$3,350
IVF	US\$15,000 to US\$20,000					
Arthroscopy	US\$10,000				US\$5,000	
Herniated Disc	US\$20,000				US\$7,000	
Breast Augmentation	US\$7,000				US\$4,000	
Chemical Peel	US\$1,000				US\$500	
Hip Resurfacing	US\$50,000					

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How To Use Technology Overseas: Best Apps For Travelers And Expats

By Oliver Lovett



Smartphones are now one of the most important tools for anyone living or traveling abroad. Whatever you need, there's an app for that!

Communication And International Calling



A global favorite, this user-friendly and widely used application can be accessed from a computer, a smartphone, a tablet, and many kinds of "smart TV." If you don't already use it, get familiar, because this may be your best way to stay in touch with friends and family back home. It's free to use with other Skype members—you can call, chat, share screens, and video call (even in groups) for free. You'd only have to pay if you call someone's regular phone, and rates are very reasonable.



Magic Jack

Cost: Free

This app allows you to call and receive phone calls from any U.S. or Canadian phone number. Keep your existing number and make calls over Wi-Fi, you also get unlimited calling to other magicJack.



Viber

Cost: Free

Similar to magicJack, with this app, you can call and text anyone who also has the app for free worldwide. Has a group chat feature enabling you to talk with up to 250 people at once.



Pinger Cost: Free

Get a U.S. phone number so that anyone can call and text you. It's great because anyone without a smartphone can still contact you through this app. Unlimited SMS and MMS picture messages are the main reason to go for this app.



Ubiquitous and necessary in Central and South America, even business use it. More often than not, people ask for your Whatsapp contact instead of your phone number. Whatsapp allows you to text anyone who also has the app for free worldwide; you can also use it for calls.

Translation Or Language Learning



Basically a free Rosetta Stone, Duolingo works on smartphones and tablets, so you practice Spanish (as well as many other languages) while on the go. With this app, long lines at the grocery store becomes an opportunity for learning a second language.



Google Translate Cost: Free

Sometimes you'll draw a blank when trying to think of a certain word... or when you need to know a word that you've never used. It's easy to be able to whip out my smartphone and get an instant translation with this app. But be cautious when using it for more than a word or two or a phrase; mistranslations tend to occur with longer translations or entire sentences.

Transportation



This app allows you to hail the nearest taxi based on your GPS location and can be used on

an international scale in 420 cities worldwide. Especially good for South America.



Uber Cost: Free

Probably the most popular worldwide car service app. The app uses GPS to send a car straight to your current location, all you have to do is input your destination. UberPOOL lets you travel with other folk going the same way to lower the fare.



Google Maps Cost: Free

This is the best map app to use for walking directions anywhere in the world. Definitely the most detailed and best maps for Europe and North America. Indoor maps feature will allow you to quickly navigate big places like airports, malls and stadiums.



Waze

Cost: Free

This is the best app for getting around if you're driving. The maps are accurate, and it also updates you with traffic conditions and police stops. Because many cities in Central and South America do not have street signs or addresses, this app really comes in handy. Just type in the name of the building, restaurant, etc., and it knows the GPS coordinates of the location.

Travel Planning



Hopper (Airfare Predictions) Cost: Free

Airline prices are constantly changing, to the benefit of the airlines and not the passenger. This app shifts the balance of power back to the consumer by analyzing price trends and letting you know when they should be at their cheapest.



Take the stress out of packing while minimizing your chances of forgetting something. Personalized packing lists based on destinations, planned activities and transport. Helpful suggestions mean the app will advise you to pack things you may not have thought about beforehand.



Oanda Currency Converter Cost: Free

Stay up to date with the latest exchange rates. Oanda has a simple layout with access to daily filtered rates for more than 190 currencies, which are used by corporations, tax authorities, auditing firms, and financial institutions. Also gives you access to Interbank rates, which are seldom available to the general public.



Having any kind of medical issue is the last thing you would want to happen whilst abroad. But it pays to be prepared and the app keeps details about your medical conditions, your doctor's primary contact details and insurance information that can be accessed even if your phone is locked. It can also translate into 10 different languages.

Lifestyle



Used by 50 million people around the world each month this is easily the most popular dating app

out there. Although apps such as TourBar, MileHi and AirDates have tried to specialize in finding you company abroad, your best bet is still the swipe left/right classic.



Guides By Lonely Planet Cost: Free

An app from the makers of the renowned travel guide books. Packed with maps, advice, and information the offline features mean that you can use this app even without connection to the internet or Wi-Fi. Currently has over 100 cities with more being added all the time.



Accuweather Cost: Free

The number one app for international forecasting is Accuweather. The website and app, which provides services in over 100 languages, is used by around 1.5 billion people and offers everything from general long term forecasts to minute-byminute precipitation forecasts tailored to your exact address.



Trip Advisor Cost: Free

Over 500 million reviews and opinions from travelers enable you to make an informed choice on the best hotels, finest restaurants and fun activities wherever you go. If you're stuck for ideas about what to do this is the app to consult.



Great for small businesses and business trips. Expensify will import purchase info from your credit card for IRS validated eReceipts. The most useful feature is the Smart Scan, simply take a picture of your receipt and have it generated as an expense. Positive reviews from Forbes and the Wall Street Journal mean this is definitely an app to take a look at.



EyeEm (Photo Filter Camera) Cost: Free

EyeEm has a range of filters to improve your photos used by over 20 million round the globe. The real benefit is that you can upload your photos onto their market and make money selling them to brands and media.



WalkJogRun Cost: US\$4.99

If you're a runner then this is the app for you. WalkJogRun has covers more than 1.5 million cities and provides you with the safest routes to plan your run. Also includes specialized training plans and tracks your progress throughout the months and years using its training diary.



Tunnel Bear (For Security) Cost: Free

This app allows you to stream things such as iPlayer and Netflix while also keeping your internet connection secure. Especially useful if you connect to lots of different wifi spots. TunnelBear VPN encrypts your web browsing and data (making it unreadable) as it leaves your phone or tablet. This keeps your browsing private and also means advertisers and websites will find it harder to track your physical location.

How To Bring Your Pets Taking Your Four-Legged Family Members Overseas With You

By the Editors of Live and Invest Overseas



A large part of enjoying the great outdoors for many a pet-owner is the companionship of your furry friend as you hike, bike, swim, and run. And for many, the ability to bring pets is a deciding factor in the big move overseas.

The good news is that in most cases you can, and in many cases it's very easy. Here are the basics...

First, you'll need to buy a plane ticket—and this is the first hurdle for some pet owners. Airlines all have rules about pet travel and their regulations can be more restrictive than the destination's. Be sure to check with your carrier before purchasing tickets—some airlines are more pet-friendly than others.

Large breed dog owners will have the most difficulty finding comfortable accommodations. Each airline has their own transport rules and most have maximum weight for dogs.

Before buying your ticket, though, make sure you have your pet's health requirements well in-hand. You may end up having to change your travel plans to accommodate your pet's requirements if you aren't careful in your planning.

In all destinations that allow pet importation, you'll need to have an international health certificate prepared by a vet accredited by the governmental entity for import and export of animals (in the United States that's the USDA, in Canada it's CIFA). This usually must be issued within 10 days of travel. Your pet also needs a recent rabies vaccination and its corresponding documentation; the shot typically has to be given within 12 months, but not more than 6 months prior to travel. These are the basic steps for international pet travel, you can assume these procedures for every country on the list.

Often the travel documents also need to be authenticated by the country's consulate in your home country before you leave. Many countries also require a microchip and its documentation, some countries even require a specific type of chip. Many countries in Latin America require you to notify the airport that you'll be coming with a pet so they can be sure to have a vet on site at the time to inspect your paperwork.

If you are coming from a high-tick country (the United States, Canada, and most European countries are not on the list) there are more onerous requirements to meet—likewise if your flight transfers through a high-tick country, so plan your route carefully.

For most countries, the process is a headache, but simple enough. For many destinations, the biggest obstacle is the timing of appointments and the issue of documents, as there are very specific timelines for eligibility of travel. Make sure to call all the agencies involved in the process, as these things tend to change quite quickly and often with little notice...

The Americas

If you are bringing pets into **Belize**, there'll be a small importation fee upon arrival.

In **Brazil**, there's no quarantine and no microchip is required for entry. You must have proof that vaccinations were given at least 21 days and not more than 12 months prior to entering the country (though the three-year rabies vaccine is accepted here). Parasite treatment must have been administered within 15 days of entering.

The process for bringing a pet to **Colombia** is standard, with no quarantine period. Your health certificate must explicitly state that your cat or dog is free of the Cochliomyia hominivorax parasite, as well as all the usual things. Also, dogs must have vaccination certificates for distemper, hepatitis, leptospirosis, parvovirus and parainfluenza, coronavirus and rabies. Cats do not need these vaccinations.

To bring pets to the **Dominican Republic** you should have your forms translated into Spanish. You can only bring up to five personal pets without an import permit.

To bring dogs or cats into **Mexico** you need certification proving vaccines against rabies and distemper, administered at least 15 days before the arrival, in addition to the standard form.

Europe

The European Union has made bringing pets across EU borders easier than ever. Once you arrive in Europe, apply for a pet passport from your new country of residence. With your EU pet passport you and your pet can cross EU borders freely. Imported pets to Europe must have an ISO 11784/11785, but a tattoo ID will be accepted as long as it was given prior to July 3, 2011, is clearly visible, and your pet was vaccinated for rabies after the tattoo was applied. If you have a non-ISO compliant chip, you can bring your own scanner and it will be accepted.

Pets arriving in **France** from a rabies-free or rabies-controlled country need a rabies vaccination following the new chip implant. Dogs must also be vaccinated against distemper.

Italy does not allow animals under three months old to enter the country. If entering from a rabies-free or rabies-controlled country, you need a rabies vaccination following the new chip implant. You must also provide a statement that you do not intend to sell or otherwise transfer ownership of the pet once you arrive.

It is possible to bring your pet with you from the United States to **Malta**, although it can be a complicated and time-consuming process. Not only is the paperwork tedious, there are plenty of pitfalls to take you down along the way. For example, vets must sign certain forms in blue ink. An American expat blogger who completed the process successfully penned a step-by-step breakdown of the process, including all of these seemingly inane minutiae; Google it if you are considering bringing a pet to Malta.

To enter **Slovenia**, again, your pet will need a have an ISO 11784/11785. You must also provide a statement that you do not intend to sell or otherwise transfer ownership of the pet once you arrive.

Animals arriving in **Portugal** need to be microchipped and arrive with all the usual forms.

Asia

Unfortunately, you cannot import any pet into **Bali**, **Indonesia**, at this time, nor can you export

a pet from Bali back to your home country. The government is trying to fully eradicate rabies from the island, so even if your pet is from a country that is rabies-free, you will not be able to take it with you. Expats in Bali can and do own pets, but they are from the island. Laws do change on occasion. You can contact the Directorate General of Livestock Service for the most current information on pet importation.

Coming to **Thailand** you'll need your documentation and also at least four photocopies of the documents along with copies of your own passport. You need to give copies to your departure airline and the animal quarantine office at Suvarnabhumi Airport in Bangkok.

Vietnam does not quarantine healthy pets, just bring all the usual documents.

Happy trails to you and your furry loved ones... 🎲

A Vicious Cycle...

As in the United States, some dog breeds get an underserved bad rep...

Some countries have laws against importation of "dangerous" or "aggressive" breeds. This misnomer is most often applied to Dobermans, Rottweilers, Pit Bulls, Mastiffs, Tosas, Bull Terriers, and German Shepherds.

Spain, France, Italy, Portugal, and Colombia all have restrictions on importation.

Unfortunately, if you are owner to a misunderstood breed, you're options may be more limited.

How To Deal With Corruption Overseas Why Corruption Matters For An Expat

By Lee Harrison



For anyone living, buying, doing business, or investing abroad, corruption matters. It may not be deal-breaker, but it's not something you should ignore.

When I first moved abroad in 2001, I didn't pay much attention to political corruption in the countries in which I lived or visited. I kept a tally of countries that were rated poorly (and those rated highly) but it was an academic exercise rather than a practical one.

Back then I thought public corruption was really no different than what we do in the United States. We allow lobbyists to "purchase" legislation, and permit large anonymous donors to effectively buy our elected officials. To me, simply handing the money directly to a politician in exchange for a favor was no worse than what we're doing.

But I was wrong... on several counts.

First of all, public corruption in a corrupt country is not the same as our legalized version of politician-buying. It goes much deeper and is far more damaging to a country where corruption is rampant.

And, more personally, corruption abroad *did* affect me as an expat, even though I was not involved in politics and had no ongoing interface with my host government.

It affected me because corrupt public officials don't become corrupt on Election Day. They're the product of a culture where dishonesty is both tolerated and expected. The same holds true for police and business people in corrupt countries.

As an expat I wasn't affected by corruption in the public sector. What changed my lifestyle was the corresponding, pervasive dishonesty in everyday life.

We North Americans are among the world's rule-followers, and we're basically honest... and we assume honesty in others. Adapting to a dishonest culture can be difficult.

In my experience in Latin America, countries with high corruption levels are the countries where you have to religiously lock your car doors... carefully count your change at the register... and be careful that you're not being overcharged.

Taxi drivers are more likely to raise the fare when they think they can get away with it. And prices in shops may not be marked, so merchants can charge you based on what they think you can pay. People often fail to keep appointments, expecting you to accept a flimsy excuse.

Even cheating on tests in school is permitted (in Ecuador, they call this "collaboration"). When you visit an unknown doctor, you hope he was the one supplying the answers rather than the one copying them.

When you hear the frequently spoken words "soy hombre de palabra" (I'm a man of my word), you know you're being lied to.

The Traffic Police Will Likely Be Your First Interaction With Corruption...

In Cuenca, Ecuador, I once started down a oneway street going the wrong way. I quickly turned around, but not before the police saw me. Two armed officers got into the back seat of my car and took charge. They directed me to a dead-end street in a remote section of town, while another officer followed in the patrol car. They refused to leave the back seat until we paid them a bribe, after which they let us go. (This happened our first month in town... I could have handled it better a year later).

And I had a similar situation in Brazil. In this case, the police at a roadblock falsely claimed that the registration on our rental car was no good. We weren't allowed to leave until we'd paid a bribe of around US\$50. My only other choice was to remain impounded in the breakdown lane of BR-101 in the middle of nowhere. What's worse, my local police hit me up for another US\$50 a week later.

These are a few real examples of how corruption can affect you when corruption is accepted by the local culture.

My experience was very different in Chile, Uruguay, and Spain, however, all of which are ranked as honest countries.

In Chile I pulled an illegal maneuver in a construction zone. A policeman pulled me over, explained what I'd done wrong, and politely asked me to be more careful.

In Spain, I was parked illegally along a highway trying to find a local cemetery on a map. Within a few minutes I was surrounded by four motorcycle patrolmen from La Guardia Civil. But instead of soliciting a bribe, all four motorcycles actually escorted us to the gate of the cemetery we were looking for.

Local Merchants Also Get In On The Con

To give another personal example, I was shortchanged in Ecuador perhaps 100 times over 5 years. Each time it was politely claimed to be an honest mistake, but the mistake was never not once—in my favor. In Uruguay, I was never short-changed in six years. In Colombia it hasn't happened yet, since 2011.

To be fair, I should point out here when I moved to Ecuador in 2001, it was near the bottom of the corruption index... only slightly better than Bangladesh and Afghanistan. Under the presidency of President Correa, things improved dramatically. Today, they're rated in the middle of the pack. Continued leadership from the top could slowly change the culture over time. And make no mistake: There are plenty of dishonest people in Chile, the States, Colombia, and Uruguay, too. The difference is that in those countries the dishonesty is not culturally acceptable.

I get my corruption data from Transparency International, from the Corruption Perceptions Index. The word "perception" is used because it's impossible to objectively measure corruption using published data. Instead, they use surveys of people who deal with the public sector in the countries being analyzed.

In other words, this index—while a good *broad* cultural indicator in my experience—is not really tailored towards expats. Your on-the-ground experience is what counts.

And while Colombia may not be ranked as high as Uruguay or Chile (or the States), my experience has been just as good. Our contractors have been dependable and honest, and they show up on time. When dealing with public officials I've found them to be honest and straightforward; no one has ever tried to solicit a bribe from me.

Here's A Snapshot Of Some Of The Countries We Cover Most Frequently

In the latest Corruption Perceptions Index, Canada is the most honest country in the Americas, and the United States has now improved to position #2. The worst country in the hemisphere is Venezuela, which barely edged out Haiti. Worldwide, the most honest country is Denmark, the most corrupt is North Korea.

The rankings are those of Transparency International, and the number represents the country's position in the world; *the category groupings are mine*. (Underlined are the countries we've featured in this year's Index.)

Rating Grades				
A	01 - Denmark 02 - New Zealand 05 - Switzerland 09 - Canada 10 - Germany 12 - UK	13 - Australia 18 - United States 19 - Ireland 21 - Uruguay 23 - France 25 - Chile		
В	30 - Portugal 33 - Slovenia 42 - Costa Rica 43 - Spain	47 - Malta 55 - Croatia 56 - Malaysia 57 - Hungary		
с	60 - Cuba 61 - Italy 69 - Greece	78 - Turkey 80 - Brazil		
D	88 - Panama 90 - Colombia 91 - Indonesia 95 - Argentina	114 - Bolivia 103 - Peru 105 - Thailand		
E	116 - Vietnam 125 - Honduras 120 - Dominican Republic 121 - Ecuador	127 - Mexico 129 - Paraguay 136 - Guatemala 150 - Nicaragua		
F	145 - Bangladesh 156 - Cambodia 162 - Haiti	167 - Venezuela 175 - Somalia 176 - North Korea		

*Poor little Belize is so off the radar, it's not even covered in the Corruption Perceptions Index. Note that these ratings are for entire countries, and remember that regions will vary. No country is 100% corrupt or 100% honest.

Also, in general, rural areas tend to have a more honest culture than urban areas... just like in North America. We routinely left our house unlocked and our car open in the village of Vilcabamba, Ecuador... something you wouldn't do in a big city.

The same holds true for many upscale sectors in larger cities, which tend to be held to a higher standard than other parts of the same city. I have a home in Medellín, Colombia's El Poblado neighborhood, and have never had a problem with short-changing merchants, cheating taxi drivers, or unethical professionals.

Using The Corruption Index To Make Decisions On Moving, Buying, Or Investing

Public sector corruption is only one criterion of many, and it should be considered along with all other important criteria. I would not rule out a country based solely on its position on the Index.

As an example, while Ecuador is not rated well for corruption, I know firsthand that it's a great place to live, has fantastic weather, and wonderful people. Many people—because of where they live and who they associate with—don't even notice that they're in a corrupt country... especially if they don't drive, and thereby avoid encounters with the police.

On the other hand, if you're thinking of starting and running a business, you should give the country's corruption rating some extra weighting



in your analysis. Corrupt public officials can make your life difficult when running a business.

Instead of using the corruption rating to pick a country, I'd use it to set your expectation, and to establish your behavior. For example, if you lived in downtown Philadelphia, you'd be more wary than you would in Newfane, Vermont (possibly the safest place in the United States). This doesn't mean that center-city Philadelphia isn't a great place to live... it just means that you won't get by with the same behaviors that you would in Newfane.

And even in the most-corrupt of countries, you'll find honest people to work with... merchants and

service providers who meet your expectations for honesty and dependability.

So a country's corruption rating shouldn't disqualify it for you... at least not country-wide. But it should be among the criteria that you use to make your choice of where to settle or invest abroad. Everyone's different, and the available opportunities in a country—or something like perfect weather or beaches—may well outweigh your concerns for corruption.

If you'd like to review the entire *Corruption Perceptions Index*, you can browse the results directly on <u>Transparency International's Website</u>.

Live And Invest Overseas' Top 10 Healthiest Countries In The World

By Kat Kalashian



We know health care is an all-important consideration for our readers, as it should be to any would-be expat. With that in mind, we've created our definitive list of the healthiest countries in the world where you needn't worry about medical care... and can also enjoy a superb-yet-affordable quality of life.

The Data

The data we're using is based on the Legatum Institute's Prosperity Index and Bloomberg's Global Health Index, which take into account 163 countries. Legatum measures health based on three factors: a country's basic mental and physical health, health infrastructure, and the availability of preventative care.

The Global Health Index compares variables such as life expectancy, causes of death, and health risks, taking into account everything from high blood pressure and tobacco use to malnutrition and the availability of clean water.

(And, no, the United States doesn't appear, having been ranked 30th by Legatum and 34th by Bloomberg, well behind all the countries listed here.)

***____** 10. Chile

The World Health Organization (WHO) ranks Chile's health care #33 out of 191 countries surveyed, meaning it has some of best in the world, surpassing the United States (37) by several places. The country offers the second best medical care in all of South America, behind Colombia.

Health care in Chile is provided by the government and private insurers, and both sectors provide affordable, highquality services. Expats who live and/or work in Chile can access the public system easily with a 7% contribution to the national health fund from their income (retirees can also opt to pay this for access to the system if they choose).

With the highest life expectancy in South America,

at 81.2 years, Chileans are a generally healthy population, and the country is ranked as the 29th healthiest in the world, according to the *Bloomberg* Global Health Index.

9. Slovenia

Slovenia's national health care ranks just after the United States in WHO health rankings (coming in at 38, the States at 37) and is known to have the most advanced medical facilities and equipment in Central and Eastern Europe, completely on par with the standard of Western Europe. The country is said to be the 27th healthiest in the world, according to the *Bloomberg* Global Health Index, and the life expectancy for Slovenians is a respectable 80 years.

Every large town or city has a *zdravstveni dom* (health

center) or *klinični center* (clinic), and treatment at a public outpatient clinic costs little to nothing.

In capital city Ljubljana (which isn't more than two hours from any other point in the country) you have access to best health care the country can offer. The University Medical Centre Ljubljana is the leading medical center in Slovenia and one of the largest institutions in central Europe. It offers a wide array of specialties and even runs an extensive and successful transplantation program.

In the picturesque mountain of Bled, the healthful thermal springs that run through the rich ground are sought out for their healing properties, as well as used to fill into the swimming pools at the local hotels and resorts.

Swiss naturopath Arnold Rikli contributed significantly to the development of Bled as a health resort in the late 19th century. The health effects of Bled's environment were observed by Rikli on the pilgrims who came to town visiting the church. He subsequently created Swiss-style wooden baths and bathhouses, walking and hiking paths, and accommodations for medical tourists, as well as a hospital. As word spread, Bled began receiving aristocratic guests from across the world, whose economy funded the town's further development.

For all this development, Bled was awarded a gold medal by an international fair for health destinations in Vienna in 1903, and in 1906 Bled was touted as one of the best tourist destinations in Austro-Hungarian Empire.

* 📕 8. Malta

Malta has the 5th best health care in the world, according to WHO, and the 25th healthiest population in the world, according to the *Bloomberg* Global Health Index... and it's long been famous for it. Medical care has been an historical source of pride here, with the country's first hospital opening in 1372. After changing hands from one empire to the next, the islands were gifted to a band of knights (the Sovereign Military Order of St. John of Jerusalem) in 1530. The group was established to provide protection and health care to religious pilgrims arriving in Jerusalem from the Christian regions of Europe whence they had been banished by the Arabs.

The knights who ruled the country for 300 years were first established to provide care to the often ragged pilgrims turning up in Jerusalem. During World War I, the island acted as a vast hospital providing high-level care to injured and sick soldiers.

Today, it is home to a number of state-of-the-art public and private facilities staffed by highly trained staff who are all fluent in English. In recent years, Malta has also been building its reputation as a destination for medical tourism.

Malta's free national health system runs alongside the private sector, which has an even higher standard of service than the public system. As well as high-grade hospitals, Malta has a strong general practitioner primary care system. With a life expectancy of 80.3, the Maltese benefit from the famous Mediterranean diet and an active lifestyle.

7. Ireland

WHO ranks Ireland's health care #19, meaning it has some of best in the world, surpassing many developed countries, such as the United States (37), Canada (30), Australia (32), and Germany (25). The *Bloomberg* Global Health Index ranks it as the 22nd healthiest country in the world.

Anywhere you go on the Emerald Isle, doctors and specialists are trained to a high standard, and the quality of care in Ireland's public system is high, though waiting lists are long. For something more serious, you would need to go the private route, which can be expensive.

The life expectancy here is 81.4 years on average, the fourth highest in Europe, which is a little surprising, as Ireland isn't famed for a particularly healthy diet, nor for being especially active as a population. The luck of the Irish perseveres regardless!

6. Portugal

With the 12th best health care in the world, according

to WHO, and coming in 21st for healthiest countries in the world (*Bloomberg* Global Health Index), Portugal is one place you won't have to worry about medical standards. Medical tourism is a growing industry here, and all cities and large towns have excellent hospital and health care facilities.

The Portuguese universal health system is residence- and employment-based, and if you have a job locally, you can gain immediate access to excellent care that's all but free.

The average life expectancy here is 81.1, the fifth longest in Europe, and the rates of diseases are low here. The country has greatly reduced rates of death from communicable diseases, and people in Portugal die 12% less often from cancer than other European countries. The population is generally well informed on how personal behaviors affect health for better or worse, and they take the advice seriously.

5. Greece

Greece's health care is ranked 14th in the world by WHO, and no matter where you find yourself in this scattered country, you can be sure to find excellent medical facilities. All doctors speak English perfectly, and the care is high-quality. The country is said to rank 20th for overall health of the population, according to the *Bloomberg* Global Health Index.

The Greek population has a life expectancy of 80.6, and Greece is home to one of only five "Blue Zones" in the world, Ikaria, where the local population regularly lives to or beyond 100 years. These high ages are attributed to the famous Mediterranean diet, rich in fish, olive oil, and other sources of Omega 3s.

It doesn't hurt that Greeks have traditionally been an active group of folks. Founders of the Olympic games, athletics and meticulous care of one's physical form have always been a priority in this country.

All that said, the national health system is in dire straits and isn't recommended. To receive the best care here, you'll need to seek private facilities (which are still affordable). The country also gets marked down for high rates of obesity (said to make up more than a quarter of the population).

4. France

Health care in France is the best in the world according to the World Health Organization who ranked it #1 out of 191 countries surveyed. And, if you're a member of French Social Security (that is, you're paying into the system), most of the cost of this extraordinary health care is covered for you.

The average life expectancy here is 81.9, the third longest in Europe, and the country ranks as the 14th overall healthiest country in the world (*Bloomberg* Global Health Index).

Thanks to an active lifestyle that's based more on walking and biking than using motored transportation, the French are non-sedentary bunch. And while French cuisine doesn't spare on the carbs and highfat dairy, the indulgent recipes are always served in moderate portions and in balance with lots of salads and veggies, helping the population to keep a healthy waistline.



Boasting a WHO ranking of #7 and the 6th healthiest population in the world (*Bloomberg* Global Health Index), Spain also has the second-highest life expectancy in Europe (82.8; behind Italy).

Spain's universal health care system is 7th in number of

available doctors among EU member-nations, with 3.8 per thousand people. Spanish hospitals are modern and well-equipped and doctors are likewise excellent.

Plus, the country has one of the lowest expense rates for health care when compared to its European neighbors. Nearly half the population consider Spain to have the best health care of the entire European Union. Spain also scores better than famed health destinations Sweden, Israel, Canada, France, and Germany for efficiency of care... and way above the United States (at 34th).

On the downside, Spain regularly loses points in global health rankings for high levels of smoking (47/100 on average) and high obesity rates (33/100 on average).

2. Singapore

Year in and year out, Singapore receives almost perfect scores in various health care surveys. Said to be the 4th healthiest country in the world (*Bloomberg* Global Health Index), its population boasts the longest life span in Asia, at 83.1 years.

Long known for having one of the most efficient health care systems in the world, the country has made serious efforts as reducing or eliminating diseases in its population, with, for example, with the world's first dengue vaccine, Dengvaxia, originating here.

Singaporeans eating habits are a point of pride. With an incredibly diverse diet that draws on the best of Chinese, Malaysian, and Indian cuisine, paired with campaigns for proper diet awareness (food products with the developed Healthier Choice symbol are growing at 9% annually), they have made giant steps forward in the eradication of diet-related diseases.

Add to that the almost unfathomable hygiene level of this uber-strict country, and you've got a perfect recipe for a healthy population. It stands to reason that celebrities like Jet Li and Eduardo Saverin (co-creator of Facebook) have become Singaporean citizens thanks to the high quality of life (and beneficial tax laws).

* 1. Italy

With a WHO ranking of #2, Italy has long been renowned for its good health care, and, despite a struggling economy, now holds the title of the healthiest country in the world (*Bloomberg* Global Health Index). With a free universal health care system, some of the lowest rates of avoidable hospitalization in the developed world, and, of course, that famous Mediterranean diet replete with healthy oils, nuts, and fish, it's no wonder that Italianos make up the world's healthiest population, boasting lower blood pressure and cholesterol rates than their peers.

With a life expectancy of 83.3, Italy also holds the title for the longest life spans in the world. How fabulous to be able to live *la dolce vita*... and to live it longer than you might elsewhere, at that!

(**b**) This article is a brief excerpt from our "Complete *Guide To Health Care And* Health Insurance Options Overseas," a kit of 5 reports and two audio workshops that detail your top options for medical care and health insurance as an expat or a retiree overseas, including details on arranging health coverage in the world's top 20 overseas retirement havens right now. Benefit from analysis and comparisons made by people who have gone through this themselves in each of the 20 countries covered. Learn more about this invaluable resource here.

Lessons To Learn Before Buying Real Estate Overseas

By Wendy Howarter



Thinking of buying real estate overseas? Here are some considerations to keep in mind...

Five Important Lessons For Every Property Purchaser

1. Know your market: If possible, visit the location you are considering and see for yourself

whether the opportunity is viable. Understand local rules, regulations, customs, and costs. Appreciate what the market will bear, who will rent or buy your property in the future, and what kind of returns you can expect.

Know the difference between gross and net yields and understand which are presented in the sales promotions.

2. Calculate your financial obligations:

Understand the true costs of your investment including closing costs, legal fees, taxes, notary expenses, the cost to furnish a property, title searches, and other expenses. Factor in the ongoing costs including HOAs, property management, utilities, upkeep, taxes on rental income, capital gains tax, administration fees for agricultural land, and more.

3. Surround yourself with trustworthy people:

Thoroughly vet any developers, real estate agents, contractors, and agricultural partners. There is no replacement for doing your own due diligence to protect your interests. Retain qualified local attorneys to represent you throughout the proceedings. A good lawyer is worth every penny if they help you avoid a disastrous outcome.

4. Protect your finances: If you are investing in a new development, is your deposit refundable if the project is not completed? Are trust or escrow arrangements possible to hold money until the final contract is signed and possession delivered? With crops, are there strategies in place to safeguard the final product? Do multiple resale markets exist in case one path closes?

5. Protect yourself: Most North Americans depend on regulations, laws, and uniform licensing to protect them in business dealings. Of course you can be deceived anywhere, but overseas you are absolutely responsible for your own well-being. You must be smart, savvy, and knowledgeable in any financial dealing abroad.

My best advice to you, dear overseas investor, is to learn the system, the market, the players, and what to expect before you buy.

Personal Residence

Definition

A home intended for your personal use, full- or part-time, and not for rental purposes.

Basic Residence Questions

- Where do you want to live? Consider access to amenities, noise level, zoning, restrictions, etc.
- What style of home suits you—modern apartment, country cottage?
- What size do you need? How many bedrooms and baths?
- Do you need to acquire any permits or zoning changes?
- How long do you intend to stay? Is the market on the rise or stagnant?
- What closing costs will you pay?
- What are the monthly/yearly expenses including HOA fees, taxes, etc.?
- Will you renovate and if so, what costs are expected? How long will it take?
- What is your resale/endgame plan?
- What capital gain taxes will you owe upon sale?

Residential Tips

Buying your own personal home can be tricky. Try to balance sound financial decisions with emotional choices to ensure you enjoy living in the home you choose. Your personal desires may play a larger role, but always keep your resale scenario in mind.

Ask if the market values in the area will increase over time. Have a clear exit strategy in place. Question if the style will help or hinder resale options. Decide what standard of quality you are seeking; for example North American, European, or local standards? An unusual home is fun to create for yourself, but you may find it lingering on the market if others don't appreciate your tastes.

New Development / Cash Investment Only

Definition

Using cash to fund a project that has not yet broken ground or is in the process of development, with an anticipated return once the project is completed.

Basic Development Questions

- Who is the developer and what is their reputation? What is their financial health? Question liens and debts from this and other projects.
- How secure is the project funding from other investors? Where is the other money coming from?
- How much more money is needed to complete the project?
- Does the developer have any skin in the game?

- Does the developer have other ongoing projects that require more capital?
- Does this developer have other completed projects with a proven track record?
- Have all of the necessary permits, titles, and governmental requirements been met?
- Is the zoning proper for this type of project?
- Is there any infrastructure already in place?
 If not, has the infrastructure plan been approved by the appropriate entity?
- Are any of the planned amenities completed? If not, when are they expected? Is there a firm schedule for completion?
- If the developer is relying on selling units once completed, what is his marketing and sales plan?
- What are the demographics of the target market?
- Who is the competition and why is this project better?

Development Tips:

The best advice is to buy what you see. However, some developments offer enticing potential returns that also deserve your attention, as long as you go in with your eyes open. First and foremost, know your developer, their past projects, and financial viability.

Make sure all your bases are covered before you dive in. The best projects use trust or escrow accounts to protect your money during construction and offer money-back guarantees if the project is not completed.

Rental Real Estate

Definition

Property purchased for the purpose of renting to the public market.

Basic Rental Questions

- Who are your target renters?
- What location will draw your target renters?
- What is the local rental supply/demand ratio? Are other rentals sitting vacant?
- How will you find renters? Online? Through an agency? Word of mouth?
- What kind of rental agreements are allowed in the area? Long-term? Short-term?
- How much rent can you expect to receive? What will be your net income?
- Who will manage the rental process? A rental manager? You personally?
- Who will take care of the property itself? A property manager? You personally?
- How will rent be collected?
- How will rent be deposited? Will an agent make a deposit? Electronically?
- How will the utilities and taxes be paid?
- Who will repair damages and replace items?
- What occupancy rates can you expect?
- If you use a manager, will they provide monthly income and expense statements?

- What fees can you expect to pay a rental or property manager?
- If considering a manager, what are their web presence and track record?
- If the currency is different from yours, how will the rent conversion be calculated?

Rental Tips

The old adage—location, location, location—is a key factor in rental property success. Assess the overall atmosphere of your rental market. Understand the type of rental properties on the market that maintain the highest occupancy levels and what a fair rent should be for similar properties. If two-bedroom city apartments are the rage, do you want to buy a single-family house in the country?

Be sure the local laws and regulations will allow the type of rental agreements you have in mind. I know some very disappointed investors who bought an apartment expecting several shortterm renters per month, only to learn that shortterm rentals are forbidden by law.

If you can't or simply don't want to manage your property, you need to find a reliable, honest, and responsive agent you can trust. This may be easier said than done, especially if you're not living locally. Ask other local property owners for recommendations and interview several companies if possible. 💿

The Best Havens For Handicapped Accessibility

By the Editors of Live and Invest Overseas



As a rule of thumb, expats should be aware that throughout much of Europe and Latin America's more historical locations, there will be seriously reduced access for those in wheelchairs or with mobility issues. Elevators, escalators, ramps, and smooth sidewalks are a rarity in historical or colonial destinations. Narrow cobblestone streets are beautiful and quaint, but they don't lend themselves to getting around easily.

Public transportation will not always be equipped for taking on disabled passengers, and while handicapped parking is common throughout Europe, it's hit and miss in Latin America. In developing countries, you may find elevators more common in modern cities, but in these same cities you generally can't count on ramps or that streets and sidewalks are maintained enough to not cause a serious risk to those with mobility limitations. In some cases, a ramp may be available... but the engineers seem to not have thought about the steepness of climbing it in a wheelchair, making it all but useless.

As well, accessibility and quality of services available to handicapped people decrease the farther one is from capitals and economic regional centres.

While no Latin American country could be said to rank as first world—think the level of the United States, Canada, or England—in their accessibility, many countries offer "good access," most notably Chile, Uruguay, and Argentina on a countrywide basis. Mostly this is because all of these countries have regulations to accommodate or protect the interests of the handicapped. Construction regulation standards, for example, take accessibility into account, and, culturally, these countries tend to be law-followers on the whole.

On the other hand, Ecuador also has these laws... but conformity to them cannot be taken for granted. It's far too easy to either beg forgiveness or bribe your way out of compliance in this corruption-rampant country. However, speaking more specifically, Cuenca, Loja, and downtown Quito rate pretty well for accessibility, while smaller towns and those that receive fewer tourists or expats wouldn't.

Colombia also has regulations and all new construction does follow them, but older buildings and small and rural towns won't comply as well. Brazil's case is similar. In both countries, though, the less-mobile and the elderly are culturally welcomed.

For any other country, it varies too much to give any blanket judgement, and if accessibility is a major concern for you, you'll have to go for yourself to see if the place would be feasible for you. In Mexico, for example, many large cities have "good access" or better in certain parts but the coverage is patchy. In Mazatlán, the historic center has good access, but that might not be the part of the city you want to live in... and the neighborhood you prefer might be unsuitable.

In Asia, generally speaking, anything new-built (subways, buildings, etc.) has handicap access built into the designs, but buses still require you get up and down without help, and the older train stations, buildings, bridges, overpasses, etc., lack access. It's hard to be disabled in Asia.

That said, accessibility can also depend greatly on local societal attitudes towards the disabled and/or elderly, so just because the infrastructure may not be up to par, you may find that your new compatriots are infinitely more patient and respectful.

One 90-plus-year-old reader who relocated to Medellín, Colombia, wrote in to tell us about how the locals have accepted he and his cane far more than his hometown ever did: "I was hobbling along the street and came to a pedestrian crossing on Avenida Poblado, a main thoroughfare—but there was no stop light for the cars to allow pedestrians a green light. As I approached I thought, 'Well, how will I ever get across this? I might stand here all day.'

"I needn't have worried, though. As soon as I got to the crossing a woman who was also just arriving stepped into the road, waved to stop the oncoming traffic (which complied instantly), and, smiling at me, she kindly took my arm to help me across."

We do our best to look out for these things when we or our correspondents scout our locations, but, keep in mind, non-handicapped people are not the best judges when it comes to such an important and personal decision. Our overarching advice, as always, is that you must judge a place for yourself. Don't buy a one-way ticket somewhere you've only read about. Make sure you visit for yourself before making any long-term plans. (This advice applies equally to all would-be expats, regardless of mobility concerns.)

Take a look here at some general notes on accessibility in the top havens we cover in this report.

- Argentina

 awareness campaigns, access to equipment such as service dogs, etc. The government is making at least 10 international airports accessible to people with reduced mobility. In all state-owned public transport companies people with disabilities ride for free. There's a service dogs, etc. 	handicapped aren't served ately by public services or don't know ghts. handicapped people are loyed because of poor infrastructure, other factors. handicapped people have many Argentina has negative societal es to contend with. a sharp decrease in accessibility and le resources in rural areas.

Serazil

Pros	Cons
 Well-funded government programs like "A Minha Casa, A Minha Vida" to improve lives of handicapped people with training and benefits. In all city public transportation people with mobility issues ride for free, as well as in all state-owned public transport companies for inter-state transport. 	 Convoluted and unclear accessibility policies regarding infrastructure and rights. Poor pedestrian access, even in big cities (with the exception of Brasília). Poor societal attitudes. Rural areas are vastly underserved.
 In big cities, inclusive public transportation is available, even for bariatric persons. 	
• Handicapped Brazilians older than 65 years of age have a right to an stipend equivalent to a minimum wage to help provide them with economic security, regardless of employment status.	

***** Chile

Pros	Cons
 Lots of well-conceived government policies to help out handicapped people. New buildings, including recently-built public buildings in major cities, are accessible. For handicapped Chilean citizens, government financial help is available to recondition homes to make them more accessible, and all social housing must have adequate housing set aside for people with limited mobility. Positive, welcome, and helpful societal attitudes towards handicapped people. People with reduced mobilities travel free in public transportation. In Santiago, the majority of public transportation including side routes is accessible. 	 There's an endemic lack of training for how to assist handicapped people in government institutions and private businesses. Workplace discrimination is rampant, 9% of people with disabilities in the gig economy and only 1% are permanently employed. Implementation of enforcement of accessibility laws is slow. Poor pedestrian infrastructure even in major cities.
— Co	lombia
Pros	Cons
 Handicapped people are a protected class in all levels of society, including employment, boosted by Colombians' helpful and positive societal attitudes 	 There isn't any law that mandates accessibility for public buildings or private businesses.

- Few accessible pedestrian facilities such as sidewalks, even in major urban centers.
 - Slow implementation of disability infrastructure.
 - No guarantee of accessible public transportation, even in major cities. (Medellín is a big exception, where public transport is top-notch, though may not be handicapped accessible in all cases.)

towards handicapped people.

developments must be set aside

Private high-tech initiatives to pinpoint

(app and web platform only available

Positive, welcome, and helpful societal attitudes towards handicapped people.

accessible businesses around the country

At least 1% of all urban

for accessible housing.

in Spanish).

📕 Costa Rica

Pros	Cons
• The vast majority of public transportation have facilities for people with limited mobility.	 Poor awareness of government programs and incentives to help businesses with inclusive hiring practices.
• There are many government initiatives pushing for accessibility in various industries for both customers and providers, especially in tourism.	
 Growing workplace acceptance; 6% of handicapped people are employed, and it's increasing rapidly. 	

Ecuador

Pros	Cons
 Ecuador boasts excellent web accessibility policies for the deaf and blind, and government websites, by policy, are the most accessible in Latin America (also among the best in the world). Big businesses and some small private businesses follow the government's lead in making completely accessible web pages. Even if accessibility isn't 100% throughout the country, Ecuador goes above and beyond trying to protect the rights of handicapped people. For instance, 76% of all handicapped voters cast ballots in elections. Gas stations reliably have clean accessible restrooms, especially PetroEcuador, even in the countryside. Excellent awareness campaigns and increasingly positive societal attitudes toward handicapped people. 	 Lack of accessible public transportation. There aren't many well-maintained pedestrian facilities, such as sidewalks, even bridges. Public buildings and private buildings aren't accessible for the most part. Well-paved streets are a rarity.

France

Pros	Cons
 Handicapped parking is abundant throughout the country. Parisian buses and tramways have platforms especially designed to ease access for handicapped people, as well as reserved seating for handicapped in all public transport options. Most art venues, museums and galleries are accessible. Well-paved and well-maintained pedestrian facilities in cities and major towns (this won't 	 Most subway stations aren't accessible for people with limited mobility, even in Paris. Public transportation accessibility is challenging even in other major French cities. For instance, many apartment buildings lack elevators.

lreland

Pros	Cons
• Extensive access for handicapped people in tram, bus, or train in cities. Most Irish airports are accessible.	 Public buildings and private businesses are not legally required to provide parking for handicapped people, although such parking in public spaces may be found.
 Handicapped Irish residents and citizens may apply for a free travel pass for public transportation. 	 Accessibility to living spaces and private businesses significantly decreases the forther from unbergeneters the leade is
• The Irish government maintains an extensive registry of all accessible taxis.	farther from urban centers the locale is.
 Disabled drivers are exempted from paying toll road fees, get tax breaks for transportation, are exempt from paying taxes on gasoline and diesel, and claim tax breaks on new vehicles. 	
 Most government websites are fully accessible digitally. 	

📕 📕 Italy

Cons
 Lack of pedestrian access for people with mobility issues, even in major tourist attractions in big cities. Negative societal attitudes
 Negative societal attitudes. There's insufficient access to government programs, 42% of all handicapped don't
have access to everything they're entitled to due to lack of awareness and facilities.

Selection Malaysia

Pros	Cons
 Most public transportation is accessible in Kuala Lumpur. 	 There's no enforcement of accessibility laws for businesses or government buildings that don't comply.
	 Inadequate pedestrian facilities.
	 Lack of maintenance takes a toll on public facilities (hydraulic wheelchair lifts, elevators, etc.)

* Malta

Pros	Cons
 Anti-discrimination laws are heavily enforced. Many beaches are fully accessible. Well-paved and well-maintained pedestrian facilities. Most public transportation is accessible for people with mobility issues. 	 Pedestrian infrastructure (including road crossings) is not accessible to handicapped people. Most public spaces aren't accessible for people with limited mobility. For instance, many apartment buildings lack elevators.

Mexico

Pros	Cons
 Newer buildings, businesses, and streets are accessible in major cities. Cultural attractions and venues tend to be accessible. Tourist zones are highly accessible. 	 Lack of enforcement of good policy, including anti-discrimination measures. Accessibility laws are further hampered because they tend to be ill-defined and under-specified. Most public buildings and private facilities
	 don't offer accessible facilities. Most businesses lack accessible restrooms.

📥 🗮 Panama

Pros	Cons
 Accessibility policies is mostly enforced in new construction, even if improvement and implementation is slow. Recently built buildings and neighborhoods tend to be accessible. All metro stations have elevators. Positive societal attitude towards handicapped people. 	 Infrastructural challenges. Remodelled sidewalks and streets are accessible, but overall pedestrian infrastructure is poor, including bus stops. Provincial capitals (David, Santiago, etc.) have no sidewalks even in recently-built suburbs, although expat-targeted developments have better infrastructure. Public transport system mostly not accessible nor is it adequately maintained. No accessible housing, public or otherwise. All accessibility improvements must be figured out by the homeowner.



Pros	Cons
 The light-rail lines of Manila are accessible, but out-of-service elevators are a feature in some stations. The Ninoy Aquino International Airport is accessible, with many facilities. 	 Poor enforcement of good policies. Sidewalks, pedestrian crossings, etc. tend to be in poor condition. Public transportation isn't accessible. Outside of cities, accommodations aren't accessible for people with mobility issues.
* Uruguay	

Pros	Cons
 Parks and other public venues are increasingly accessible for all. 	 Few accessible public transportation, even in Montevideo.
 Recent government push for accessible tourism has sprung up work to make accessible public landmarks and attractions. 	 Inadequate and poorly maintained pedestrian facilities.



Pros	Cons
 Good pedestrian facilities and paved roads. Recently built public buildings are accessible. Most international airports and the biggest local airports are accessible. 	 Sidewalks tend not to be accessible (curbs too high, lack of ramps or ones that are too steep). Most private businesses aren't accessible. Most apartment buildings aren't accessible.
 In most urban train stations, assistance on request and hydraulic lifts are accessible for people with mobility issues. 	

Portugal

Pros	Cons
 There are many policies protecting rights of handicapped people. 	• Even in Lisbon, finding accessible public transportation is challenging—despite
 Well-paved, ample pedestrian facilities in cities. 	all public transportation having seats or reserved space for handicapped people. Only some metro and train stations have elevators.
 Sights, museums, and venues tend to have ramps. 	 Small towns are challenging to get to and move around for people with limited mobility.
 Many beaches are fully accessible. Development of high-tech solutions, such as 	 Private businesses are not required to provide access to disabled people.
an app that allows you to make complains for false advertisement or violations of accessibility.	 Portugal has negative societal attitudes towards handicapped people, in contrast with most of Europe.

Thailand

Pros	Cons
Most people are helpful.Easy to get around on mopeds,	 Accessibility facilities aren't mandated by law.
handcycles, etc.	 Societal stigmatization of people with disabilities (harsher among locals than with
 All Thai airports are either accessible or with assistance on hand. 	tourists or expats).
• The metro in Bangkok is accessible, all metro	 Most sidewalks aren't accessible.
stations have elevators.	• Public transportation isn't accessible.

► This article is a brief excerpt from our "Complete Guide To Health Care And Health Insurance Options Overseas," a kit of 5 reports and two audio workshops that detail your top options for medical care and health insurance as an expat or a retiree overseas, including details on arranging health coverage in the world's top 20 overseas retirement havens right now. Benefit from analysis and comparisons made by people who have gone through this themselves in each of the 20 countries covered. Learn more about this invaluable resource here.

Residency Havens That Roll Out The Welcome Mat

By the Editors of Live and Invest Overseas



Belize

Belize's Qualified Retired Persons (QRP) residency program isn't, strictly speaking, for "retirees" only. It is available to anyone 45 years of age or older, and it grants a host of incentives designed to encourage foreigners to come and bring their money.

These incentives include a permanent exemption from any Belizean taxes, including income tax, capital gains tax, estate tax, and import tax on household goods, automobiles, boats, even airplanes. Furthermore, you can enjoy the benefits of being a QRP even if you spend as little as one month a year in Belize. Or, if you want, you could become a full-time resident.

The only requirements to qualify for Belize's QRP program are that you or your spouse be 45 years of age or older, that you consider yourself to be retired (more on this in a minute), and that you show that you have at least US\$2,000 a month in income to support yourself in Belize. While pension income can be shown to meet the last requirement, the easiest way to prove financial means is simply to deposit a minimum of US\$24,000 per year into a Belizean bank account.

In practical terms, the "consider yourself to be retired" requirement means that, as a QRP, you can't apply for a work visa or earn any income in Belize. (This is not to say that you can't do international or internet work.)

Colombia

Colombia's *pensionado* (retirement) visa is for someone receiving a pension either from a company or the government. The minimum amount to qualify is three times the minimum wage in Colombia. As of publication, the minimum wage in Colombia 781,242 pesos (for 2018); three of those would be 22,343,726 pesos. <u>Go here to</u> <u>convert that at today's rate</u>.

Again, though, this number goes up and down with the exchange rate as well as increasing each January as the minimum wage increases.

The *rentista* option is for people with non-pension income. This could be covered using interest or dividend payments from investment or a salary from your own company. The minimum amount required for the *rentista* visa is 10 times the minimum wage, which comes to 7,812,420 pesos. <u>Go here to convert that at</u> today's rate.

With either of these two "retirement" visas (though, again, you can qualify for the rentista visa using salary income in some cases), you would be on a three-year temporary visa, after five years as a temporary resident, you are eligible to apply for permanent residency.

All requirements are clearly spelled out on <u>their excellent</u> <u>immigration website</u>, and the requirements don't change when you get to the individual agents. The process can even be begun online, and all requirements can be sent digitally via the same application page.

In addition, that list of requirements doesn't include a police background check. This eliminates the need for an American to get an FBI report, which can be one of the biggest delays for an American trying to establish residency in any country other than Colombia.

Dominican Republic

The Dominican Republic not only offers benefits to residents (for example, they can apply for loans and import household goods and a car tax-free), it also offers an expedited timeline.

A provisional residency card (the first step in the residency process) is valid for one year and gives the holder the right to live and work in the country without restrictions on entry and exit, which isn't typical (most countries require you to be in the country for a significant part of the year).

Plus the Dominican Republic requires only three years

of residency leading to citizenship... and that can be fast tracked.

Options for a fast track includes residency through investment as well as a program for retirees who can prove US\$1,500 a month in pension income. Obtain residency under a fast-track option, and your naturalization process is fast tracked, as well. You can start the application process for naturalization after just six months rather than waiting the full three years of residency. This means that you can complete the naturalization process in 12 to 18 months from the time you obtain your residency... and the speed of residency processing continues to improve as more staff is added to the department.

You can't count on this in every case, but it can be possible to have your residency card in as few as 30 days.

An additional benefit of qualifying for a fast-track residency in the Dominican Republic is that you are granted permanent residency immediately upon your first application. This eliminates the annual renewal requirement of ordinary residency. As a fast-track resident, you are required to renew your residency (assuming you don't opt for citizenship) only once every four years. You don't actually have to be present in the country at all during those four years to maintain your residency status. Just return for your renewal each year not a bad excuse for an annual trip to the Caribbean for a few days.

Ecuador

Ecuador offers a number of attractive residency options, with low thresholds of qualification.

Residency in Ecuador affords one all the same rights as a citizen, and another big advantage is that you can import your household effects duty-free. Additionally, the health care system here is not only affordable for foreigners, but it also offers top-tier services with coverage options for all ages.

Ecuador also offers a great package of senior benefits:

- 50% off all public transportation
- 50% off national and international airfare
- 50% off all cultural, sports, artistic, and recreational

events

- 50% off electricity, water, and telephone service
- Special discount on property tax
- Relief from Ecuadorian income tax
- Discount on vehicle tax
- Discount on judicial fees
- Refund of Value Added Tax (sales tax)
- And best of all, you never have to stand in line; seniors (65+ years) always go to the front.

Malaysia

Unlike other countries in Southeast Asia, the Malaysian government makes it surprisingly easy to live longterm through the incentivepacked residency visa called "Malaysia My Second Home" (MM2H).

The MM2H gives you a multiple-entry visa good for up to 10 years. It is renewable for a lifetime, and allows your spouse, children, and parents to reside in Malaysia along with you, and, under certain conditions, even allows you to hold part-time employment or to have a business in the country.
Over 23,000 foreigners have chosen to participate in the MM2H, which essentially allows you to enjoy most of the perks of being a citizen without actually becoming one.

Foreigners as young as 35 can apply and live in Malaysia indefinitely, provided certain financial and medical requirements are met. Successful applicants can also bring their spouse, their children under the age of 21, dependent parents above the age of 60, and even a housekeeper or other household employee with them.

Plus, you can obtain the visa and take your time moving to Malaysia... or never move there at all.

Under certain conditions it allows the MM2H holder to hold part-time employment or have a business in Malaysia.

Perhaps the biggest benefit of MM2H status is the tax status it gives you. As a MM2H resident in Malaysia, all your foreignsource income, including pension, interest, and dividend income, as well as foreign earned income, is exempt from Malaysian taxes. Note, though, that income from employment or business within Malaysia is taxable.

Here are the primary incentives the Malaysian government offers prospective MM2H participants:

- Foreigners, regardless of whether they are permanent residents or not, can purchase up to two properties in Malaysia. This includes condominiums, houses, or land. The minimum purchase price for a nonresident foreigner to buy property is 1 million ringgits and may be more depending on where the property is located. If you have a MM2H visa, though, you can purchase property valued at much less than this. As an example, if you have a MM2H visa, you could buy a home in the state of Sarawak for 300,000 ringgits or in the state of Perak for 350,000 ringgits. (The minimum purchase price varies from state to state.)
- If you sell real estate, you are responsible for paying real property gains taxes (RPGT). The amount varies according to the length of time that you owned the property. MM2H holders qualify for a reduced rate

and are exempt from paying the RPGT if the property has been held for at least five years.

- You can apply for a home loan through a Malaysian bank for up to 80% of the value of a qualifying residential property.
- You can import your household and personal belongings duty-free.
- You can import one automobile duty-free or buy a locally assembled automobile free of import duty, excise duty, or sales tax.
- You may obtain a Malaysian driver's license.
- You can bring one maid into Malaysia, as long as that person meets the basic immigration requirements.
- You may bring your family with you. That includes your spouse, any unmarried children under the age of 21, and your parents.
 Only the applicant needs to meet the financial eligibility requirements.
- Your unmarried children may attend private schools.
- All income from foreign sources such as pensions, interest and dividend income, and foreign-earned

income is exempt from Malaysian taxes. However, income received from employment or business within Malaysia is taxable.

You may start a public or private business in Malaysia. The minimum investment capital is 250,000 ringgits.

If you are over the age of 50, you may work up to 20 hours per week in a position that the government deems is filling a critical sector—one that would be difficult or impossible to fill by a Malaysian.

You are issued a Malaysian ID card, so you no longer need to carry a passport.

You and your family can reside in Malaysia for up to 10 years with the option of indefinite visa renewals. You can enter and leave the country as often as you wish. The length of the visa is determined according to the validity of the passport—it will not extend beyond the passport's expiration date.

Panama

Panama is also a top option for the investor, the entrepreneur, the millennial in search of opportunity, the digital nomad... really, anyone of any age seeking adventure, a new life, and opportunity for both fun and profit. This country wants a place on the world stage and has been working aggressively over the last decade or so toward achieving developed-world status.

For all these aims one might have in Panama, there's a visa to suit. From the Gold Standard *pensionado* program to the most recently introduced programs to attract skilled labor to the country.

Panama's *pensionado* visa is by far the most popular option. The program has drawn thousands of retirees to Panama to take advantage of the tax status, the discounts, and the other benefits that come along with it.

Plus, you can apply as young as 18. If you don't have a pension, having a lump sum in the bank will do just as well. Or perhaps you have some private income that's sufficient to support yourself on. Or maybe an investment is more suitable for your situation... Any will do.

Panama's *pensionado* visa has become the Gold Standard, providing one of the most generous retiree packages in the world. To reap these benefits, you don't need to invest a cent up front. You need only receive a pension or an annuity that meets the requirements.

With the *pensionado* visa, you are also entitled to a onetime tax exemption on the importation of household goods (up to US\$10,000) and a tax rebate on every two years of import duties for the importation of a car (sales tax and luxury tax still apply).

The pensionado visa comes with not only financial advantages, but social ones, as well. In Panama retired people, pensioners, and people of "tercer edad" (seniors) enjoy special benefits under the law (regardless of nationality or residency status; Ley 6). For instance, banks and other businesses have lines for retirees only, which can shorten an otherwise sometimes very long wait for service.

Nationwide discounts for seniors (including pensioners, retired folks, and those of senior age) include:

- 50% off entertainment anywhere in the country (movies, theaters, concerts, etc.);
- 30% off bus, boat, train fares;

- 25% off airline tickets;
- 50% off hotels stays Monday through Thursday;
- 30% off hotels stays Friday through Sunday;
- 25% off at sit-down restaurants;
- 15% off at fast food restaurants;
- 15% off hospital bills (if no insurance applies);
- 20% off prescription medications;
- 20% off medical consultations;
- 15% off dental and eye exams;
- 20% off professional and technical services;
- 50% off closing costs for home loans;
- 1% off mortgages;
- 25% off utility bills, including electricity, telephone, and water;
- 20% off funereal costs.

Nicaragua

As a resident of Nicaragua, you'll be able to avail of a host of benefits associated with the status—regardless of the specific visa you choose in most cases.

And once a person qualifies

as a resident, the same legal status will be conferred on his or her parents, spouse, minor children, and anyone within four degrees of blood that are dependent on the resident for support. (For each of these relatives, the resident must demonstrate an additional pension or income of US\$150 per month per person.)

Here's a summary:

- Pay no taxes on any out-ofcountry earnings;
- Bring up to US\$20,000 worth of household goods from your own home, duty-free;
- Exemption from import taxes on vehicles valued at less than US\$25,000, and you are allowed to import a car from the U.S. once every four years (cannot be more than seven years old);
- Import an additional vehicle every five years under the same tax exemptions;
- Pay no sales tax on purchase of US\$50,000 worth of products used to build your business;
- An IVA (sales) tax exemption for car rentals when used for tourism

purposes (must have a valid Nicaraguan driver's license);

- Tax exemption on importation of up to US\$200,000 worth of scientific or professional items, if the residents will use them for the benefit of Nicaragua;
- Legally register a vehicle;
- Apply for firearms license;
- The minimum age for eligibility is 45, but this may be waived if the applicant shows proof of stable income;
- Applicants can present a naturalization certificate instead of a birth certificate;
- No requirement for a guaranty bond for residency.

► This article is a brief excerpt from our "Passport to Freedom," a kit of 14 reports that cover every aspect of residency and citizenship, offer step-bystep instructions for applying, and in-depth analysis and comparison by people who have gone through these processes themselves. Learn more about this invaluable resource here.

The Data At A Glance: Charts, Tables, And Graphs



Climates At A Glance

	Destination	Average High (°F)	Average Low (°F)	Average Humidity	Rainfall Per Year	Snow?	Altitude	Seasons	Natural Disasters*
Latin America	Cuenca, Ecuador	86	68	77%	39 inches	Yes	2,560m (8,399 ft)	Rainy season: January to April Dry season: July to November"	Storms, flooding, earthquakes, volcanos
	Mazatlán, Mexico	84	68	73%	8 inches	No	Sea level	Rainy season: July to October Dry season: Movember to June	High winds
	Medellín, Colombia	73	54	73%	79 inches	Extremely rare. (Hail more frequent than snow.)	1,500m (4,921ft)	Two rainy seasons: September to December and March to May	Flooding, landslides, earthquakes
	Ambergris Caye, Belize	87	72	80%	50 inches	No	Sea level	Rainy season: June to December. Dry season: December to May.	Storm, flooding, hurricanes
Caribbean	San Ignacio, Belize	88	68	80%	50 inches	No	Sea level	Rainy season: June to December Dry season: January to May	Storms, floods, hurricanes
	Santo Domingo, Dominican Republic	82	76	83%	58 inches	No	Sea level	Rainy season: May to November Dry season: December to April	Hurricanes



Climates At A Glance

	Destination	Average High (°F)	Average Low (°F)	Average Humidity	Rainfall Per Year	Snow?	Altitude	Seasons	Natural Disasters*
	Algarve <i>,</i> Portugal	86	59	85%	21 inches	No	Sea level to 902m (2,959 ft)	Four seasons	Rare
	Bled <i>,</i> Slovenia	59	35	77%	55 inches	Yes	200m (656 ft)	Four seasons	Rare
Europe	Città Sant'Angelo, Italy	82	43	67%	3 inches	Yes	322m (1,056ft)	Four seasons	Earthquakes
	Paris <i>,</i> France	85	35	78%	25 inches	Rare	Sea level to 130m (425 ft)	Four seasons	Rare
	Valletta, Malta	80	55	40%	24 inches	No	Sea level to 253m (830ft)	Four seasons	Malta has one of the lowest risks of natural disaster worldwide
	Canggu, Bali	86	73	87%	40 inches	No	Sea level	Monsoon season: November to April Dry season: May to October	Monsoons
Asia	Chiang Mai, Thailand	84	75	70%	48 inches	No	310m (1,017ft)	Rainy season: May to November. Cool season: December to February. Hot season: April to June.	Storm, floods
	Da Lat <i>,</i> Vietnam	73	57	85%	39 inches	No	1,500 m (4,900 ft)	Monsoon season: May to October Dry season: November to April	Typhoons, floods

* Why would you move somewhere that sees typhoons or earthquakes? Because, of course, you wouldn't be experiencing typhoons or earthquakes all the time. Most places in the world are at risk for some kinds of natural disasters, at least during certain months. California sees mudslides and wildfires most years, and hurricanes roll over the U.S. East Coast annually, as well. To say that North Carolina is at risk for hurricanes is not to say that you shouldn't move to North Carolina or that you'd spend every day in North Carolina battling wild storms. The same logic applies to the rest of the world. Some of these places, though, do experience the natural phenomena indicated every year. If you don't want to be in residence during monsoon season in Malaysia, for example, decamp during those months to your other favorite haven.

Entertainment

		Movie Theater	Museums/ Galleries	Symphony / Opera	Theater	Historical Sites	Library	University	Festivals/ Fairs	Shopping	Fine Dining	Final Grade
	Cuenca, Ecuador	\checkmark	~	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A
Latin America	Mazatlán, Mexico	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A
a	Medellín, Colombia	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A+
	Ambergis Caye, Belize	\checkmark	\checkmark	х	х	\checkmark	\checkmark	\checkmark	\checkmark	Х	х	с
Caribbean	San Ignacio, Belize	х	x	х	х	\checkmark	\checkmark	х	\checkmark	Х	х	D-
	Santo Domingo, DR	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A-
	Algarve, Portugal	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A-
	Bled <i>,</i> Slovenia	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	x	\checkmark	\checkmark	\checkmark	A-
Europe	Città Sant'Angelo, Italy	\checkmark	\checkmark	X	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A
	Paris, France	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A+
	Valletta, Malta	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	A
	Canggu, Bali, Indonesia	\checkmark	\checkmark	X	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	С
Asia	Chiang Mai, Thailand	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	С
	Da Lat <i>,</i> Vietnam	\checkmark	\checkmark	X	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	B+

Recreation

		Beach	Mountain	Rural/ Jungle	City	Resort Town	Golf	Fishing	Final Score	
	Cuenca <i>,</i> Ecuador	X	\checkmark	X	\checkmark	X	\checkmark	√*	B+	*River
Latin America	Mazatlán, Mexico	\checkmark	\checkmark	x	\checkmark	\checkmark	\checkmark	\checkmark	A+	
.a	Medellín <i>,</i> Colombia	Х	\checkmark	Х	\checkmark	Х	\checkmark	х	B+	
	Ambergis Caye, Belize	\checkmark	X	Х	Х	\checkmark	\checkmark	~	B+	
Carobbean	San Ignacio, Belize	х	\checkmark	\checkmark	х	х	\checkmark	√ *	B+	*River
	Santo Domingo, DR	\checkmark	x	х	\checkmark	х	\checkmark	\checkmark	C-	
	Algarve, Portugal	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	~	A+	
	Bled, Slovenia	Х	\checkmark	\checkmark	Х	\checkmark	\checkmark	√ *	A	*Lake
Europe	Citta Sant'Angelo, Italy	\checkmark	√	\checkmark	Х	Х	\checkmark	~	A+	
	Paris, France	Х	X	Х	\checkmark	Х	\checkmark	x	(+	
	Valletta, Malta	\checkmark	1	Х	\checkmark	Х	\checkmark	~	A+	
	Canggu, Bali, Indonesia	\checkmark	\checkmark	Х	\checkmark	\checkmark	\checkmark	~	A+	
Asia	Chiang Mai, Thailand	х	\checkmark	\checkmark	\checkmark	х	\checkmark	x	B+	
	Da Lat, Vietnam	х	\checkmark	\checkmark	х	х	\checkmark	√*	B+	*Lake

What You Can't Own As A Foreign Property Buyer

Foreign Property Ownership Restrictions

Of the countries featured in our Index this year, France, Spain, the Dominican Republic, Portugal, and Italy impose no restrictions whatsoever on foreign ownership of property. You buy in these countries just as a citizen would buy.

In every country, there will be a "Federal Zone" that no one can own property in. These areas are certain distances from tide lines, because beaches are public land. Distinct from these restrictions are additional limitations or additional requirements sometimes placed on foreigners for coastal land or land near borders.

However, other countries do restrict foreign buyers in little and not-so-little ways as follows...

Country	Land	Residential Property	Border Land	Coastal Property	Agricultural And/Or Rural Land	Land Leases	Entities	Other	Grade
Belize	None	None	None	None	None				A+
Colombia	None	None	None	None	None				A
Dominican Republic	None	None	None	None	None				A+
Ecuador	None	None	None	None	None				A+
France	None	None	None	None	None				A+
Indonesia	Foreigners cannot own land, but can acquire rights to it through long-term leases.	Foreigners can own condominium units under a leasehold title.	None	None	None	Long-term land lease can be acquired, allowing you full rights, even to build a home on the property. Foreigners can apply for property leases of 10-, 20-, or 25-year periods. Upon renewal, full rights to the property can be acquired for 40+ years. Condos can be purchased under a Convertible Lease Agreement. Title is held in the name of the developer and the contract states that if/when laws permit ownership of strata titles by foreigners, both parties will be obligated to sign a deed of sale and purchase, transferring title to the foreign owner.			D
Italy	None	None	None	None	None				A+
Malta	Minimum values apply to foreign buyers.	Minimum values apply to foreign buyers.	None	None	None			*A permit to purchase must be requested from the Ministry of Tourism. Only one property may generally be purchased under the permit.	A-
Mexico	None	None	For- eigners cannot own within 100 kms of inter- national borders except through a fide- icomiso.	Foreigners cannot own within 50 kms of the coast except through a fideicomiso.	None		Mexican land trusts (fideicomisos) and Mexican corporations allow foreigners to legally own land within the restricted border and coastal perimeters.		В



What You Can't Own As A Foreign Property Buyer

Foreign Property Ownership Restrictions

Country	Land	Residential Property	Border Land	Coastal Property	Agricultural And/Or Rural Land	Land Leases	Entities	Other	Grade
Portugal	None	None	None	None	None				A+
Slovenia	Non-EU nationals can only purchase based on a reciprocal basis; if Slovenians can purchase in your home country, you can purchase in theirs.*	Non-EU nationals can only purchase based on a reciprocal basis; if Slovenians can purchase in your home country, you can purchase in theirs.*	None	None	Special procedures apply to the purchase of agricultural land by any foreigner; a statutory notice to purchase must be submitted.			*Any EFTA (European Free Trade Agreement, ie. EU nation) or OECD country member is allowed to purchase in Slovenia without needing to prove reciprocity (the United States and Canada are part of OECD).	A-
Thailand	Foreigners cannot own land.	Foreigners can own condominium units. However, in any condo building, foreign ownership cannot comprise more than 49% of the total ownership of units. Foreigners hold freehold title to construction.	None	None	None	Foreigners can apply for a 30-year renewable lease with an option to renew in 30-year periods, but these leases cannot be registered, and sale of the property by the current owner who signed the lease could nullify the lease.	Companies can own land. Foreigners can invest a minimum of US\$1 million (more or less, depending on the exchange rate) in a board of investment- approved project and under such can purchase 1,600 square meters of land.	Some foreigners opt to own 49% of a property with 51% being owned by a trusted Thai citizen. We don't recommend this.	¢
Vietnam	Foreigners cannot own land.	Foreigners with a valid visa of three months or longer can purchase houses and apartments. Foreigners will be issued an enforceable title of ownership for their property. Foreigners are permitted to own the property for a maximum of 50 years with the same rights as a Vietnamese citizen. The property may be sold, subleased, traded, inherited, or collateralized.	None	None	None	Foreigners can apply for land leases from the state. Currently, a 50-year lease is being marketed. This program allows foreigners rights to an apartment for 50 years, with a right to renew. Should for- eign property ownership become legal before the lease ends, the title would be transferred to the lessee. Under this land lease, the lessee has rights similar to ownership, including the ability to sublet the apartment.	Foreigners can purchase property through a joint venture company with a Vietnamese partner, through a foreign-owned company or through a build, operate, and transfer (BOT) company. Foreign banks, investment funds, and Vietnamese branches and offices of overseas companies operating in Vietnam may also buy real estate.	Vietnamese property is priced in gold. At the time of publication one tael (1.25 ounce) of gold equals US\$1,476.25. The buyer must be aware of the conversion rates between gold, the Vietnamese dong, and the U.S. dollar at all times. Registering property takes about 70 days and is cheaper than in other countries in the region.	D

Taxes At A Glance

Country	Income Taxes	Double Taxation Treaty With U.S.?	Double Taxation Treaty With Canada?	Pensions Exempt From Taxation?	Property Taxes	Sales Tax	Grade	Other
Belize	Residents are taxed only on locally-earned income.	No	No	N/A	12.5% of appraised rental value of property if occupied, 2% if unoccupied.	12.5%	A+	
Colombia	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	No	Yes	Yes*	0.3% to 3.3%	16%	В	*Pensions and retirement income under a certain threshold (the figure is in pesos and generally converts to nearly US\$10,000) are not taxed for the first five years of residency in Colombia. After five years they will be taxed.
Dominican Republic	Residents are taxed only on locally earned income.*	No	Yes	N/A	1% on properties valued at over DOP 6.5 million—tax levied only on excess.	16%	A	*and certain foreign investment income. Foreign residents are taxed only on local income for first three years after that they are taxed like locals, i.e. on certain foreign investment income.
Ecuador	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	No	Yes	Yes	0.025% to 1%	12%	В-	"5% tax on all monetary transfers out of the country. For carrying physical cash out of the country this is charged only on amounts in excess of three times the local minimum wage, which amounts to US\$1,158 for 2018. Any bank transfer out of the country gets hit with the 5% charge, no matter the amount."
France	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	Yes	Yes	Yes	Based on appraised rental value of property. Rate varies per municipality (generally last than 0.25% of declared property value).*	20%	C	*Occupants are subject to a dwelling tax based on the rental value of the propertycalled the Taxe d'Habitation
Indonesia	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	Yes	Yes	Yes	0-0.3% (with a IDR 60 million nontaxable threshold)*	10%	В-	*There is an additional 5% acquisition tax when purchasing property."

Taxes At A Glance

Country	Income Taxes	Double Taxation Treaty With U.S.?	Double Taxation Treaty With Canada?	Pensions Exempt From Taxation?	Property Taxes	Sales Tax	Grade	Other
ltaly	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	Yes	Yes	Yes	IMU: 0.76% of taxable value of the property. TASI: 0% to 3.3%, depending on municipality.*	22%	C	*IMU does not generally apply to an individual's main residence and is subject to municipality increase or decrease of up to 0.3%. TASI applies to all properties.
Malta	Residents are taxed on money earned or remitted into Malta.*	Yes	Yes	Yes	No real property tax.**	18%	A	 "*Global Residence Program visa holders are offerred a flat tax rate of 15% on income remitted to Malta with a minimum tax liability of 15,000 euros per year. **A stamp duty of 5% applies to the sale of property if gains are realized, but one is exempt after having owned the property and used it as his main residence for a period of a year and not vacated it for more than one year after the three-year period."
Mexico	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	Yes	Yes	Yes	0.05% to 1.2%	16%	В	
Portugal	"Residents are taxed on worldwide income.* Nonresidents are taxed only on locally earned income. "	Yes	Yes	Yes	0.3% to 0.8%**	23%	в-	"*The non-habitual tax resident program gives new residents (who haven't been tax resident in Portugal in the previous five years) a tax break on most income for 10 years. **A rate of 7.5% applies if the owner of the property is located in a classified tax haven. "
Slovenia	Residents are taxed on worldwide income. Nonresidents are taxed only on locally earned income.	Yes	Yes	Yes	0.10% to 1%*	22%	C	*Rate varies per municipality.
Thailand	Residents are taxed on money earned in Thailand or remititted into the country in the year it was earned.	Yes	Yes	Yes	12.5% of appraised rental value of property.	10%	A-	
Vietnam	Residents are taxed on worldwide income.	No	Yes	No	0.03% to 0.15%*	5%	B-	*Nonagricultural urban land is taxed at a higher rate than rural land.

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Real Estate Affordability At A Glance

		Average CPSM	Grade
Lat	Cuenca, Ecuador	\$1,456	A
Latin America	Mazatlán, Mexico	\$1,832	B+
ica	Medellín, Colombia	\$2,335	В-
	Ambergris Caye, Belize	\$3,177	c
Caribbean	San Ignacio, Belize	\$1,988	B+
3	Santo Domingo, DR	\$1,399	A+
	Algarve, Portugal	\$2,775	C+
	Bled, Slovenia	\$2,725	C+
Europe	Città Sant'Angelo, Italy	\$1,601	A-
	Paris, France	\$16,857	D-
	Valletta, Malta	\$6,093	D+
	Canggu, Bali, Indonesia	\$1,919	B+
Asia	Chiang Mai, Thailand	\$2,030	В
	Da Lat, Vietnam	\$1,374	A+





A Comprehensive Guide To The Digital Nomad Lifestyle

By Sasha Savinov

Balancing work and travel isn't easy. When you have money to travel, you don't have the time. When you have the time, some big expense comes up and gets in the way of your dream trip. Thankfully there's a better way to balance the two...

Unwilling to accept 40 hours a week in a cubicle in exchange for only two weeks of vacation a year, a new generation of digital nomads is changing the landscapes of work and travel. They trade in the daily commute for remote work, the stuffy office for beachside co-working spaces, and the two-week annual vacation for constant exploration.

They're able to work anywhere from Bali to Budapest, Prague to Playa del Carmen wherever the Wi-Fi is fast enough. An increasing number of jobs can be done remotely, too. In addition to typical remote jobs such as programmers and bloggers, these days you'll also find nomad fashion designers, accountants, and even doctors. More and more co-working and co-living facilities are popping up around the globe to accommodate this growing group, which has doubled in size every year for the past five. Conferences, retreats, and even cruises are now marketed specifically for digital nomads.

Looking to attract remote workers, many cities offer to pay nomads just to move there, in addition to perks like free co-working spaces and discounted rent. Some countries are even beginning to offer special visas just for nomads. As more and more people opt out of the traditional workplace, the movement will only continue to grow.

What exactly is a digital nomad? How do you get started with this lifestyle, and what are the best jobs suited for it? Where are the top digital nomad hubs and what makes them great? Find the answers to these questions and more in next month's issue...

